PLANCORP
Your Financial Life Advocate.

Relationship Summary

Plancorp, LLC is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, which principally include individuals and high-net-worth individuals (in addition to trusts, estates, business entities, charitable organizations, and pension and profit sharing plans). Our discretionary authority to buy, sell, and otherwise transact in securities in your accounts is granted in our advisory agreement and is only limited by your reasonable restrictions or our mutual ability to terminate the advisory agreement. When providing non-discretionary advisory services, you make the ultimate decision regarding the purchase or sale of investments. Our advice is not limited to certain types of investments. Our financial planning services entail the preparation of a financial plan based on your specific financial situation that includes a recommended course of action or activity to take if you decide to implement our recommendations. We do not offer proprietary products. We do not have a minimum account size.

Regular monitoring of your accounts is included as part of our Wealth Management Services and standalone investment management services, with reviews typically occurring at least annually (but often more frequently). It is important that you keep us apprised of your financial situation so we can conduct more frequent reviews if necessary.

More detailed information about our services may be found in Items 4 and 7 of our Form ADV Part 2A brochure, available at https://adviserinfo.sec.gov/firm/brochure/106599.

Conversation Starters	● "Given my financial situation, should I choose an investment advisory service? Why or why not?" ● "How will you choose investments to recommend to me?" ● "What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"

What fees will I pay?

Retail investors will generally incur the following fees charged by us: (a) an asset-based fee schedule that varies based on the amount of client assets designated to be under our management, and/or (b) flat fees. When providing Wealth Management Services or standalone investment management services, we generally charge an asset-based fee. Wealth Management Services are generally subject to a minimum annual fee of $12,000. Standalone financial planning services are generally charged pursuant to a flat fee and/or hourly fee depending on the nature, scope, and complexity of the engagement. The fee charged will vary based on the services provided and other relevant factors. In addition, retail investors will also generally incur the following fees and costs charged by third-parties: custodian fees, account maintenance fees, product expenses such as internal expense ratios, fees charged by third-party advisers, and transaction charges. If you choose to use a third-party cash management platform, any fees associated with that platform are charged by the platform, not by us, and are disclosed in the platform's account materials

When we charge an asset-based fee, the more assets there are in your accounts, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your accounts. When we charge flat fees that are based on the complexity of your financial situation, we are incentivized to add or read-in additional complexity to your financial situation.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

More detailed information about our fees and costs may be found in Item 5 of our Form ADV Part 2A brochure.

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Conversation Starter	"Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?"

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

The custodians we recommend (Charles Schwab & Co., Inc. and Fidelity Brokerage Services LLC) provide us with various products and services that are intended to directly benefit you, us, or both of us. To the extent a custodian provides us products or services that don't directly benefit you, this creates an incentive to recommend that custodian. To learn how we address this incentive, please refer to Item 12 of our ADV Part 2A brochure.

Our President and CEO serves as a member of the Board of Directors of BrightPlan Group, Inc., which is the majority owner of BrightPlan, LLC ("BrightPlan"). Plancorp licenses certain model portfolios and related allocation methodologies to BrightPlan and provides associated education, sales and marketing support materials, templates, and limited consulting services, as described in the parties' services agreement. We have entered into a referral agreement with BrightPlan whereby we pay BrightPlan a referral fee for referring qualified clients to us, and BrightPlan pays us a referral fee for referring qualified clients to BrightPlan. In addition, we pay BrightPlan for the ability to use their digital platform, and BrightPlan pays us for participating in financial wellness calls, completing retirement readiness cases, and otherwise providing certain sub-advisory services to BrightPlan clients. For a complete description of this relationship, please refer to Item 10 and Item 14 of our ADV Part 2A brochure

Conversation Starter	"How might your conflicts of interest affect me, and how will you address them?"

More detailed information about our conflicts of interest may be found in our Form ADV Part 2A brochure.

How do your financial professionals make money?

Our financial professionals are compensated based on salary and discretionary bonus based on individual performance. They are not compensated based on the sale of a particular product and do not earn commissions.

Do you or your financial professionals have a legal or disciplinary history?

No. You may visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter	"As a financial professional, do you have any disciplinary history? For what type of conduct?"

Additional Information

You can find additional and up-to-date information about our investment advisory services and request a copy of the relationship summary by visiting https://www.plancorp.com/, emailing info@plancorp.com, or calling 636-532-7824.

Conversation Starter	"Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?"