Form CRS Disclosure | October 29, 2026

S.E.E.D. Planning Group, LLC | CRD #: 188521

Introduction	S.E.E.D. Planning Group LLC (SEED) is a Registered investment Advisor with the Securities and Exchange Commission (SEC). Since brokerage and investment advisory fees can vary between firms, it is important that you understand the differences. For more information, there are free and simple tools available to you to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.
Relationship and Services	**What investment services and advice can you provide me?**
Description of Services	1. SEED's investment management and advisory services division ("Sift") offers Investment Advisory and SEED offers Financial Planning Services.
	2. Discretionary Investment Management: When you hire us to provide this service, you grant us authority, subject to your risk preference, to buy and sell investments in your account without asking you in advance. We monitor your account on a weekly basis. You may restrict or cancel our discretionary services at any time.
	3. Sift offers Investment Advice, Investment Management and SEED offers Wealth Management Services. Investment advice is offered in conjunction with wealth management services. With this service we review your accounts periodically, subject to the terms of your wealth management service agreement with us. When we provide you with investment advice, we do not monitor your accounts, it is your responsibility to monitor your own accounts because you make the ultimate decision on which investments to buy and sell and are responsible for processing the transactions. You are not required to accept our investment advice.
	4. We do not offer proprietary products, nor do we limit your access to products or investments.
	5. While we do not limit the types of services, accounts, or investments available to you, we will limit our advice subject to the scope of our engagement and your personal needs.
	6. We require a minimum fee of $2,500 for discretionary investment management services. This minimum fee requirement may be waived at our discretion. We also require a wealth management engagement for investment advice services.
Questions You Should Ask	1. Given my financial situation, should I choose an investment advisory service? Why or why not?
	2. How will you choose investments to recommend to me?
	3. What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?
Fees, Costs, Conflicts, & Standards of Conduct	**What fees will I pay?**
Description of Principal Fees and Costs	1. Fees for our discretionary investment management services are charged as a percentage of the total amount value that we manage for you subject to a minimum fee of $625 per quarter. These fees are charged quarterly in advance. By charging you a percentage of the account value, we have a conflict of interest. The more assets you have in your advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. You pay our fee quarterly even if there are no transactions.
	2. For investment advice and financial planning, we charge a fixed fee subject to the scope of the work that you are hiring us to do. A fixed fee is a flat fee that is agreed upon in advance of the services being provided. You can elect to pay these fees by check, credit card, or from an investment account.
	3. We do not receive compensation in connection with the purchase or sale of securities.

Description of Other Fees and Costs	4. In addition to the fees that you pay SEED, the custodian (actual company that holds your funds) may charge you additional fees including transaction charges for buying and selling investments, mutual fund expense ratios, and/or account maintenance and record keeping fees. We do not pay these fees for you; they are in addition to the fees that you pay us.
	5. Additional Information: 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.
Questions You Should Ask	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?
Standard of Conduct/Conflicts of Interest	**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?**
	6. 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 interest. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means.
	7. Example: If we give you advice that you should hire SEED to be your discretionary investment manager or to add additional money to an account that we manage for you, then the fees you pay us will also increase. 8. SEED is under common ownership with a separate company called the Money Milestones Program, which provides access to financial planning tools and general financial education. When appropriate we may refer clients to that program, and they may refer clients back to us for advisory services. Our shared ownership with Money Milestones creates a potential conflict of interest, as we may have an incentive to refer you to services offered by our related persons. We address this conflict by ensuring referrals are made in good faith and based solely on your interests. 9. SEED is under common ownership with a separate company called Your Tax Freedom that provides a platform through which individuals may identify and engage tax professionals. SEED may recommend the platform to clients and may provide $250 credit to clients who choose to use the platform. Your Tax Freedom is under common ownership and this arrangement creates a conflict because we have incentive for clients to use the platform. You are not required to use Your Tax Freedom. You may choose comparable services from unaffiliated providers.
Questions You Should Ask	How might your conflicts of interest affect me, and how will you address them?
Description of How Financial Professionals Make Money	**How do your financial professionals make money?**
	Our financial professionals receive a salary from SEED based on their qualifications and experience and are not incentivized in any way to sell you anything. Some of our financial professionals (designated as partners) do have ownership in SEED. SEED, as a company, generally profits from you paying fees and therefore our partners may also benefit from a more profitable company.
Disciplinary History	**Do you or your financial professionals have legal or disciplinary history?**
	No, neither SEED nor our financial professionals have legal or disciplinary history. Please visit Investor.gov/CRS for a free and simple search tool to research SEED and our financial professionals.
Questions You Should Ask	As a financial professional do you have any disciplinary history? For what type of conduct?
Additional Information	You can find additional information about our investment advisory services at www.seedpg.com, by requesting a copy of our form ADV Part 2A & Part 2B Disclosures and Privacy Statement at info@seedpg.com or by calling 607-217-5091.
Questions You Should Ask	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?