

FORM CRS CUSTOMER RELATIONSHIP SUMMARY
4/23/2020

<p>INTRODUCTION</p>	<p>Lamorinda Financial Planning, LLC dba East Bay Divorce Financial Planning is registered with the State of California as an investment adviser. Financial Planning, Brokerage, and investment advisory services differ and it's important to understand the differences. Free and simple tools are available to research firms and investment professional at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<p>WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?</p>	<p>We offer financial planning, divorce financial planning, and investment advisory services to our clients including both one-time and ongoing financial planning. <i>We may make recommendations on your investment accounts for you (not available for clients in the midst of divorce), but you the investor make the ultimate decision regarding the purchase and/or sale of investments.</i> We do not sell any products or receive compensation for referrals, nor receive payment from any sources other than hourly or project fees from our clients. We do not have asset or household account minimums and we do not manage your money. We do not provide ongoing financial planning or investment advisory services. Engagements are defined your agreement.</p> <p><i>For additional information,</i> please see our Form ADV, Part 2A brochure.</p> <p><i>Conversation Starters.</i> Ask your financial professional—</p> <ul style="list-style-type: none"> • Given my financial situation, should I choose an investment advisory service? Why or why not? • If I am divorcing, what how can you help me through this process? • How will you choose investments to recommend to me? • Will you advise me on my investments if I am a divorce client? • What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?
<p>WHAT FEES WILL I PAY?</p>	<p>For Financial Planning and divorce financial planning engagements we charge an hourly flat fee, or we may quote and agree to a project based fee. Depending on the expected services to be provided, we may request a retainer.</p> <p>Additional fees related to financial planning services you may incur could include additional hourly services if the fee is not project based and excludes all investment related fees including custodial, mutual funds, and other transactional and product level fees if your services include investment advising.</p> <p>The financial planning services fees you pay are unrelated to any money you make or lose on your investments.</p> <p><i>For additional information,</i> please see our Form ADV, Part 2A brochure.</p> <p><i>Conversation Starter.</i> Ask your financial professional—</p> <ul style="list-style-type: none"> • What type of conflict could arise if I engage your for financial planning or divorce financial planning services?

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<p>WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY FINANCIAL ADVISER? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?</p>	<p>When we act as your financial 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 affect the recommendations we provide you. Here are some examples to help you understand what this means.</p> <p>One way we could have a conflict of interest with you is if you are interested in financial planning services following your divorce to make certain you are on solid financial ground. We do not include those services in a divorce planning agreement and do not engage in investment advising until after a divorce is final.</p> <p>For additional information, please see our Form ADV, Part 2A brochure.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how will you address them?
<p>HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?</p>	<p>We make money by charging our clients flat fees for financial plans or financial planning services. Our flat fees are determined by the amount of planning we expect to be doing, hours of work provided, and the time and complexity required to meet your needs.</p> <p>We receive no compensation in the form of commissions, products sold (other than plans) or third-party revenue sharing based on recommendations we make.</p>
<p>DO YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?</p>	<p>No we do not. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none"> • As a financial professional, do you have any disciplinary history? For what type of conduct?
<p>ADDITIONAL INFORMATION</p>	<p>For additional information about our services, please see our Form ADV, Part 2A brochure. If you would like additional, up-to-date information or a copy of this disclosure, please call 925-876-7668 or visit the disclosures page on one of my web sites.</p> <p>https://www.lamorindafinplan.com/disclosures/ https://ebdivorcefinplan.com/disclosures/</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none"> • 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?