

Part 2A of Form ADV: Firm Brochure

Item 1 Cover Page



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Contact Information

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Date: March 31, 2024

This Brochure provides information about the qualifications and business practices of Plan & Act Pension Advisors. If you have any questions about the contents of this Brochure, please contact us at the phone or email listed above. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Plan & Act Pension Advisors is a State of Colorado Registered Investment Adviser. Registration of an investment advisor does not imply any level of skill or training. The oral and written communications of an advisor provide you with information about which you determine to hire or retain an advisor.

Additional information about Plan & Act Pension Advisors is available on the SEC's website at www.adviserinfo.sec.gov. The searchable IARD # is 284453

Additional information about Robert J. Schumann is available on the SEC's website at www.adviserinfo.sec.gov. The searchable CRD # is 2518448.

Additional information about Christopher L. S. Tanner (aka Szymczak) is available on the SEC's website at www.adviserinfo.sec.gov. The searchable CRD # is 6800859.

Item 2 Material Changes

Item 1 – Cover Page

Updated website url for new domain. Also on cover pages of ADV Part 2B's attached to the bottom of this document.

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Item 4 Advisory Business

Plan & Act Pension Advisors (PPA) was founded in 2011 under the laws of the state of Colorado by Robert J. Schumann under the name Cambridge Pension Advisors.

As part of a restructuring of FinancialAdvice4Me, LLC (referenced in Item 10), Robert J. Schumann agreed to give a minority ownership share in PPA to David Ron and Eldad Taub.

Principal Owners of Plan & Act Pension Advisors:

Robert James Schumann, Managing Member: 85%

David Ron: 7.5%

Eldad Taub: 7.5%

As part of the same restructuring Cambridge Pension Advisors changed its name to Plan & Act Pension Advisors.

Employee Financial Wellness Services

Our mission is to help employers and employees build and secure retirement income. We pursue our mission with four services:

1. We offer individual or group **employee financial wellness program** which may be treated as a tax-free fringe benefit when combined with a qualified employer sponsored retirement plan. We do not accept commissions or fees from the sale of financial products or securities. We license our interactive financial planning software from related firm FinancialAdvice4Me, LLC dba PlanAndAct. (See Item 10.)
2. We offer **education and training in fiduciary best practices** to businesses, churches, financial advisers, endowments, and foundations. We show the leaders how to raise their standards of openness and prudence to inspire trust from the employees, donors, and clients whose money they manage and whose economic welfare they hope to improve.
3. We offer **assessments which may lead to certification** of conformance to a global standard of fiduciary excellence by CEFEX (www.cefex.org).
4. We offer a **low cost, retirement plan solution** that meets the fiduciary standards we endorse and model. We offer both Fiduciary and Non-Fiduciary Services as part of this investment solution.
 - a. Fiduciary services include:
 - i. Function as the ERISA 3(38) Investment Manager. Provide ongoing and continuous discretionary investment management with respect to the asset classes and investment alternatives in accordance with the Plan's investment policies and objectives. (See Item 16)
 - ii. Develop an investment policy statement (IPS). The IPS establishes the investment policies and objectives for the Plan.
 - iii. Monitor investment options by preparing periodic investment reports that document investment performance, consistency of fund management and conformance to the guidelines set forth in the IPS and determine whether to maintain or remove and replace investment options.
 - iv. Meet with you on a periodic basis to discuss the reports and the investment decisions.
 - b. Non-fiduciary services include:
 - i. Plan design consulting
 - ii. Provide education and training to plan sponsor or investment committee regarding fiduciary duties and best practices under ERISA (Employee Retirement Income Security Act of 1941).
 - iii. Assist in the coordination of services rendered by third party service providers including custodian, record keeper, third party administrator (TPA), etc.

- iv. Periodically review the fees and expenses associated with the investments and service providers
- v. Group employee meetings and enrollment support
- vi. Meet with you or the Investment Committee on a periodic basis to discuss investment reports and decisions.
- vii. Employee financial wellness programs at scaled group rates
- viii. We may provide these services or, alternatively, we may arrange for the Plan's other providers to offer these services, as agreed upon between Adviser and Client.

Item 5 Fees and Compensation (Corresponding to four services in Item 4)

1. **Employee Financial Wellness Program** – Depends on size of plan, number of services and number of enrolled employees. Fee will be quoted at time of engagement
2. **Education and training in fiduciary best practices** - Fee will be quoted on a project basis or billed at an hourly rate.
3. **Assessments which may lead to CEFEX certification** – Fee will be quoted at time of engagement.
4. **Small business retirement plan solution** –
 - a. Client elects and authorizes to have Fees deducted and paid from Plan assets. Fees are billed quarterly in advance. Such billing period is the “Fee Period.” For purposes of determining and calculating Fees, Plan assets are based on Included Assets.
 - b. Client authorizes the Plan record keeper (or other custodian of Plan assets) to deduct the fee from plan assets and to remit to the ERISA 3(38) Investment Manager. However, if Client desires, it may pay the Fees directly, rather than with Plan assets.
 - c. A one-time startup fee shall be calculated dependent upon the number of employees covered as follows:
 - a. Solo 401k: \$995
 - b. 1-10 employees: \$1,500
 - c. 11 or more employees: \$2,000
 - d. The annual fee for Fiduciary and Non-Fiduciary Services shall be calculated as follows:
 - i. 50 bps or 0.50% on first \$5,000,000
 - ii. 25 bps on 0.25% next \$5,000,000
 - iii. Max 20 bps or 0.20% on plan assets over \$10,000,000
 - e. The annual fees are based on the market value of the Included Assets. The initial fee will be the amount, prorated for the number of days remaining in the initial Fee Period from the Effective Date of this Agreement, based upon the market value of the Plan assets on the first business day of the initial Fee Period and will be due on the first business day of the Fee Period. Thereafter, the fee will be based upon the market value of the Plan assets on the last business day of the previous Fee Period (without adjustment for anticipated withdrawals by Plan participants or other anticipated or scheduled transfers or distributions of assets) and will be due the following business day. If this Agreement is terminated prior to the end of a Fee Period, Consultant shall be entitled to a fee, prorated for the number of days in the Fee Period prior to the effective date of termination. Any unearned fee shall be returned by Consultant.
 - f. Fee for qualified employee retirement planning, aka. employee financial wellness, will be negotiated separately

Item 6 Performance Based Fees

We do not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 Types of Clients

PPA provides employee financial wellness, fiduciary training, assessments and investment advisory services to sole proprietors, small businesses, retirement plans, trusts, estates, financial advisors, investment managers, charities, endowments and any person or entity who is an investment fiduciary by statute or the facts and circumstances test.

Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis

PPA accepts Modern Portfolio Theory (1990 Nobel Prize) and the Equilibrium or Efficient Market Hypothesis (2013 Nobel Prize). After subtracting for costs there is little or no advantage in spending investor money on expensive security analysis in search for “mispriced” securities. Academic research indicates the capital markets for buying and selling publicly traded businesses and financial securities are just as efficient as free markets for other goods and services. After accounting for transaction costs, the laws of arithmetic would have to be suspended for investors to outperform the market since the market has no cost to invest in itself. All investors are the market. This means investing is a zero-sum game. A company creates value when for example, it gathers materials like aluminum, steel and cloth and uses those materials to build an automobile or airplane. Analyzing that company’s financial data and then purchasing its securities adds ZERO value to the company. It just incurs costs that reduce investor return. That’s what academics mean when they say “Investing is a ZERO SUM game.”

Investment Strategies

Because we accept MPT and EMH, we believe in passive investment management utilizing asset class diversification implemented through low-cost investment vehicles. Passive management means that we will not spend investor money on expensive security analysis in search for “mispriced” securities. (See above) For Defined Benefit Plans and endowments we generally recommend a Liability Driven Investment (LDI) strategy. Liability Driven Investing means that we try to match the asset allocation strategy with the future liabilities that the investor desires to fund. For example, assume a 401(k) plan participant with a current income \$50,000 wants to retire with 80% of their current income at their Social Security Full Retirement Age (FRA) of 65. That participant will require a retirement income of \$40,000/year including Social Security at age 65. The goal of \$40,000/year income from age 65 until death is the purpose of the retirement plan created and governed by ERISA (Employee Retirement Income Security Act). That \$40,000/year income is calculated as a promise or “liability” of the retirement or pension plan. The investment strategy is then designed to fund that liability with the highest mathematical probability and lowest suitable risk using the principles and algorithms of Modern Portfolio Theory and with the twin duties of loyalty and prudence to the participant/beneficiary of the plan.

We recommend primarily no-load DFA or Vanguard mutual funds, money market funds or exchange traded funds to implement the LDI strategy. In certain types of defined benefit plans we may also recommend U.S. government securities or certificates of deposit). We recommend low cost, passively managed DFA Retirement Income Funds as the Qualified Deferred Investment Alternative (QDIA) in Defined Contribution Plans because they are based on a Liability Driven Investment strategy.

Risk of Loss

Investing in securities involves risk of loss that you should be prepared to bear. While we will use our best judgment and good faith efforts in rendering services to clients, not every investment decision or recommendation made by us will be profitable. We cannot warrant or guarantee any particular level of account performance, or that an account will be profitable over time. Investment decisions are subject to various market cycles, currency, economic, political, and business risks. You assume all market risk involved.

As employees age, risks to retiree income increase. These risks are sequence of returns, inflation, and changes in interest rates.

Item 9 Disciplinary Information

Registered Investment Advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Plan & Act Pension Advisors or the integrity of management. PPA has no disciplinary information to disclose which is applicable to this Item.

Item 10 Other Financial Industry Activities and Affiliations

Robert Schumann is the majority owner of Financial Stages LLC, dba Plan Act (PAA) a Colorado limited liability company. PAA is a Colorado-registered investment advisor which provides low cost automated and advisor-assisted financial planning, investment advice and coaching to individuals through an interactive website, technology and live meetings. It is also registered in Florida, Ohio, and Michigan.

Robert Schumann through Fintech, LLC, has a minority interest in FinancialAdvice4Me, LLC, a Delaware limited liability company which owns and licenses the brand name Plan & Act. FA4Me is a technology and systems services firm for providers of personal financial advice and/or employee wellness programs.

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

PPA seeks to avoid material conflicts of interest. Accordingly, neither PPA nor its Investment Adviser Representatives nor its team members receive any third party direct monetary compensation (i.e., commissions, 12b-1 fees, or other fees) from brokerage firms (custodians) or mutual fund companies. Although PPA believes that its business methodologies, ethics rules, and adopted policies are appropriate to eliminate, or at least minimize, potential material conflicts of interest, and to appropriately manage any material conflicts of interest that may remain, clients should be aware that no set of rules can possibly anticipate or relieve all potential material conflicts of interest. In any event, PPA will disclose to advisory clients any material conflict of interest relating to PPA, its representatives, or any of its employees which could reasonably be expected to impair the rendering of unbiased and objective advice.

Code of Ethics

PPA has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons of PPA must acknowledge the terms of the Code of Ethics annually, or as amended. Additionally, PPA follows the 21 fiduciary practices standards established by CEFEX for Financial Advisors (www.cefex.org).

Participation or Interest in Client Transactions and Personal Trading

PPA and its related persons, as a matter of policy, do not recommend to clients, or buy or sell for client accounts, securities in which the firm or its related persons has a material financial interest. PPA or individuals associated with PPA may buy and sell some of the same securities for its or their own accounts that PPA buys and sells for its clients. When appropriate, PPA or individuals associated with PPA will purchase or sell securities for clients before purchasing or selling the same securities for its or their own accounts. In some cases, PPA may buy or sell securities for its own account for reasons not related to the strategies adopted by PPA's clients. The Code of Ethics is designed to assure that the personal securities transactions will not interfere with making decisions in the best interest of advisory clients while at the same time, allowing employees to invest for their own accounts.

Certain classes of securities, such as open-ended mutual funds, are designated as exempt transactions, meaning employees may trade these without prior permission because such trades would not materially interfere with the best interest of PPA's clients. Nonetheless, because the Code of Ethics permits employees to invest in the same securities as clients, there is a possibility that employees might somehow benefit from the market activity of a client. Accordingly, when applicable, Employee trading is monitored under the Code of Ethics, and actions are taken to reasonably prevent conflicts of interest between PPA and its clients.

PPA will disclose to advisory clients any material conflict of interest relating to PPA, its representatives, or any of its employees which could reasonably be expected to impair the rendering of unbiased and objective advice. PPA will notify clients in advance of its policies in respect to officer's trading for their own account including the

potential conflict of interest that arises when recommending securities to clients in which PPA or its principals hold a material position.

Item 12 Brokerage Practices

Custodians compete for adviser business by offering “soft dollar” benefits such as research and other products and services. These benefits may include lower transaction costs, access to proprietary research services, newsletters and other brokerage services not available to the retail public. Even though most of these soft dollar benefits may flow through to the client, they do create a conflict of interest for PPA. We may be required to direct business to a particular broker-dealer in order to obtain one or more of these benefits without cost. This could result in a client paying a greater brokerage commission or markup or markdown for a securities transaction than what might be available from a different custodian. PPA receives research and other eligible brokerage services which are defined as “soft dollar benefits” as a result of the custodian which it recommends. Because we believe in passive management and use primarily low cost, DFA and Vanguard mutual funds or ETFs, most of these research services offer little or no value to PPA or our clients.

The broker or custodian recommended will generally be TD Ameritrade Institutional, a division of TD Ameritrade, Inc., member FINRA/SIPC., TD Ameritrade Trust Company and in some cases, Matrix Trust Company. Factors influencing the decision include TD Ameritrade’s low costs, financial strength, historical support for the fiduciary standard, best execution policy, breadth of no-load mutual funds which include DFA and Vanguard funds, no transaction fee products (in particular, passively managed ETFs), transaction charges, adviser and client support and account statements. As far as we were able to determine, this decision will result in our clients paying competitive commissions and other transaction related expenses across all accounts. PPA does not receive any portion of these commissions and other transaction related expenses charged by the custodian.

To mitigate the conflict PPA reviews custodians every 3-5 years to determine if the current recommendations are still in the best interest of our clients. In the case of some retirement plans needing a record keeper and/or holding large amounts of cash, we may recommend Matrix Trust Company because it does not require the use of its own proprietary money market for holding cash. In the case of certain large transactions, such as the building of a bond or CD ladder that costs more than several hundred thousand dollars, PPA will get price quotes from more than one broker-dealer.

Item 13 Review of Accounts

As part of the investment solution (Item 4, fourth service), PPA is responsible for monitoring accounts and making changes when needed. The frequency of investment review will be no less than quarterly. A review or change may also be triggered by your request, a change in your situation, a change in your Investment Policy Statement (IPS), vendor review, new information about a particular investment or new academic research that warrants a change in investment strategy. Reviewer is Robert J. Schumann.

Item 14 Client Referrals and Other Compensation

PPA is a fee-only, fiduciary consulting, fiduciary assessment and investment advisory firm and does not sell insurance or investment products. Nor does it accept commissions as a result of any product or security it recommends. PPA does not pay referral or finder's fees, nor does it accept such fees from other firms.

Item 15 Custody

SEC rules and similar state statutes define custody by investment advisers as holding client funds or securities, directly or indirectly, or having the authority to obtain possession of them. For example, advisers have custody where the adviser has possession of client funds and securities or has power of attorney to sign checks on a client’s behalf, to withdraw funds or securities from the client’s account, including fees, or to otherwise dispose of a client’s assets for any purpose other than authorized trading.

PPA will not take custody of client accounts, securities or money. PPA will, with your written approval, make arrangements with your account custodian to withdraw our fee from investment accounts on which we are listed as an adviser. In these cases we would be considered to have constructive custody of your funds. Depending on the situation and engagement contract, either we, the custodian or the record keeper, will supply you with an invoice detailing the fee information.

You will receive at least quarterly statements from the broker-dealer, bank or other qualified custodian that holds and maintains your investment assets. These statements will show all distributions, including the amount of our fee. We urge you to carefully review such statements and compare such official custodial records to any statements that we may provide to you or any personal records that you maintain. PPA may also provide you with periodic reports on your account. These reports may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16 Investment Discretion

Investment discretion means: “having, the sole or shared authority (whether or not that authority is exercised) to determine what securities or other assets to purchase or sell on behalf of the account.”

We will accept the role of an ERISA 3(38) Investment Manager for a retirement plan, which means we have discretion over the selection of investment options in the plan. You carve out and delegate to us the responsibility and risk for these investment decisions. You always retain the responsibility and risk for selecting and monitoring us, as you do for any service provider you select for your retirement plan. As fiduciary consultants we educate and support you in that responsibility.

Item 17 Voting Client Securities

As a matter of firm policy and practice, PPA does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. At the request of a client, PPA may provide advice to clients regarding the client’s voting of proxies.

Item 18 Financial Information

Registered Investment Advisers are required to provide you with certain financial information or disclosures about their financial condition. PPA has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of any bankruptcy proceeding.

Item 19 Requirements for State-Registered Advisers

As a general standard, an undergraduate degree and relevant fiduciary, plan consulting and investment advisory experience are required. In addition, any individual involved in determining or giving investment advice to clients will be licensed or registered in the states in which they provide investment advisory service.

Robert J. Schumann

Licenses and Education

- BA – Northwestern College (1974)
- MDiv – Wisconsin Lutheran Seminary (1978)
- MA – University of Wisconsin-Madison (1982)
- MBA – The Ohio State University, Columbus, OH (1996)
- CFP® - Certified Financial Planner® designee
- AIFA® -Accredited Investment Fiduciary Analyst

- PPC® - Professional Plan Consultant

Business Experience

- Chief Advice Officer and Chief Compliance Officer, FinancialAdvice4Me, LLC d/b/a Plan&Act, Buena Vista, CO. September 2008 to present. Approximate hours per month 80.
- Owner, Plan & Act Pension Advisors, Buena Vista, CO, April 2011 to present. Approximate hours per month 10.
- Member, Senior Advisor and Chief Compliance Office, Cambridge Financial Advisors, LLC, Buena Vista, CO, November 2007 to December 2019.
- Owner, Cambridge Financial Advisors, LLC, Gahanna, OH – 1997 to 2007 (Financial Planner)
- Registered Representative, Aid Association for Lutherans and AAL Capital Management, Inc., Columbus, OH – 1994 to 1999 (Personal Financial Advisor-sales of insurance and investment products).

Christopher L. S. Tanner (aka Szymczak)

Licenses and Education

- BA – Wheaton College, IL (2018)
- IAR – Series 65 license (2019)
- *Former designation:* AIF® – Accredited Investment Fiduciary ® (2019-22) For minimum qualifications see: <https://www.finra.org/investors/professional-designations/aif>

Business Experience

- Investment Adviser Representative, FinancialAdvice4Me, LLC dba Plan&Act, Buena Vista, CO, January 2020 to present. Approximate hours per month: 160
- Investment Advisor Representative, Plan & Act Pension Advisors, Buena Vista, CO, November 2019 to present. Approximate hours per month 20.
- Investment Adviser Representative, Cambridge Financial Advisors, LLC, Buena Vista, CO, January 2019 to December 2020.
- Registered Representative, Northwestern Mutual, Troy, MI, May 2018 to December 2018. (Personal Financial Advisor-sales of insurance and investment products).

Neither PPA nor any management personnel of PPA have ever been found liable or required to pay any award for an arbitration claim or other civil proceeding related to an investment related activity. PPA does not have any relationship or arrangement with any issuer of securities.

Part 2B of Form ADV: *Brochure Supplement*

Item 1 Cover Page



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PO Box 1582
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Contact Information

Robert J. Schumann, Chief Compliance Officer
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Email: bob.schumann@planandact.com
Website: www.thepension401k.com

Date: March 31, 2024

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Additional information about Robert J. Schumann is available on the SEC's website at www.adviserinfo.sec.gov. The searchable CRD # is 2518448.

Item 2 Educational Background and Business Experience

As a general standard, an undergraduate degree and relevant fiduciary, financial planning and investment advisory experience are required. In addition, any individual involved in determining or giving investment advice to clients will be licensed or registered in the states in which they provide investment advisory service.

Robert J. Schumann

Licenses and Education

- BA – Northwestern College (1974)
- MDiv – Wisconsin Lutheran Seminary (1978)
- MA – University of Wisconsin-Madison (1982)
- MBA – The Ohio State University, Columbus, OH (1996)
- CFP® - Certified Financial Planner® designee. For minimum qualifications see <https://www.finra.org/investors/professional-designations/cfp>
- AIFA® - Accredited Investment Fiduciary Analyst. For minimum qualifications see <https://www.finra.org/investors/professional-designations/aifa>
- PPC® - Professional Plan Consultant. For minimum qualifications see <https://www.finra.org/investors/professional-designations/ppc>

Business Experience

- Member, Chief Advice Officer and Chief Compliance Officer, FINANCIAL STAGES, LLC d/b/a Plan&Act, Buena Vista, CO, September 2008 to present. Approximate hours per month 150.
- Owner, Plan & Act Pension Advisors, Buena Vista, CO, April 2011 to present. Approximate hours per month 10.
- Member, Senior Advisor and Chief Compliance Office, Cambridge Financial Advisors, LLC, Buena Vista, CO, November 2007 to December 2019
- Owner, Cambridge Financial Advisors, LLC, Gahanna, OH – 1997 to 2007 (Financial Planner)
- Registered Representative, Aid Association for Lutherans and AAL Capital Management, Inc., Columbus, OH – 1994 to 1999 (Personal Financial Advisor-sales of insurance and investment products).

Item 3 Disciplinary Information

Neither Robert nor any management personnel of PPA have ever been found liable or required to pay any award for an arbitration claim or other civil proceeding related to an investment related activity.

Item 4 Other Business Activities

In addition to the businesses listed above, Robert J. Schumann is regularly solicited for personal development and life coaching services. *TheBridge*, a Colorado based Limited Liability company has been formed to turn this into a for profit exercise, but currently services are usually offered bro bono. Hours in this activity average 0-2/week

Item 5 Additional Compensation

The adviser does not receive any additional compensation (or economic benefit) for providing advisory services.

Item 6 Supervision

Robert J. Schumann is both an Investment Adviser Representative and the Chief Compliance Officer. He will adhere to PPA's Compliance Manual and Written Supervisory Procedures

Item 7 Requirements for State-Registered Advisers

Same as ADV Part 2, Item 19.

Part 2B of Form ADV: *Brochure Supplement*

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Contact Information

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Date: March 31, 2024

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Additional information about Christopher L. S. Tanner (aka Szymczak) is available on the SEC's website at www.adviserinfo.sec.gov. The searchable CRD # is 6800859.

Item 2 Educational Background and Business Experience

As a general standard, an undergraduate degree and relevant fiduciary, plan consulting and investment advisory experience are required. In addition, any individual involved in determining or giving investment advice to clients will be licensed or registered in the states in which they provide investment advisory service.

Christopher L. S. Tanner (aka Szymczak)

Licenses and Education

- BA – Wheaton College, IL (2018)
- IAR – Series 65 license (2019)
- AIF® – Accredited Investment Fiduciary (2020) For minimum qualifications see:
<https://www.finra.org/investors/professional-designations/aif>

Business Experience

- Investment Adviser Representative, FINANCIAL STAGES, LLC dba Plan&Act, Buena Vista, CO, January 2020 to present. Approximate hours per month: 160
- Investment Advisor Representative, Plan & Act Pension Advisors, Buena Vista, CO, November 2019 to present. Approximate hours per month 20.
- Investment Adviser Representative, Cambridge Financial Advisors, LLC, Buena Vista, CO, January 2019 to December 2020.
- Registered Representative, Northwestern Mutual, Troy, MI, May 2018 to December 2018. (Personal Financial Advisor-sales of insurance and investment products).

Item 3 Disciplinary Information

Neither Chris Tanner nor any management personnel of PPA have ever been found liable or required to pay any award for an arbitration claim or other civil proceeding related to an investment related activity.

Item 4 Other Business Activities

Chris Tanner is involved in no additional business activities.

Item 5 Additional Compensation

Chris does not receive any additional compensation (or economic benefit) from sources other than the client for providing advisory services.

Item 6 Supervision

Christopher L. S. Tanner (aka Szymczak) is supervised by Robert J. Schumann, who is the Chief Compliance Officer

Phone: 719-966-5068 Email: bob.schumann@planandact.com

Item 7 Requirements for State-Registered Advisers

Same as ADV Part 2, Item 19.