

Part 2A of Form ADV

Item 1 – Cover Page

SUPERIOR PLANNING, INC.

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This brochure provides information about the qualifications and business practices of Superior Planning, Inc. Registration with the SEC or the state of California does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact Superior Planning at (858) 546-1046. 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. Additional information about Superior Planning, Inc. is available at www.superplan.com and on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

There have been two material changes from the last annual filing of the firm's Part 2A of Form ADV. First, Ryan Kimes, former Implementation Officer, resigned in May 2021 and departed the firm. He is succeeded by Renee Halsch, who joined Superior Planning in February 2021. Second, Emily "Kelly" Bost Nilsson, former Planning Officer, resigned in March 2021 and departed the firm.

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Item 4 – Advisory Business

Superior Planning, Inc. was founded in 1982 in Cleveland, Ohio, as Superior Planning a sole proprietorship; incorporated as an Ohio corporation and Registered Investment Advisor (RIA) in 1984; relocated to California in 1987 and subsequently established as a California corporation and RIA.

Superior Planning, Inc. provides family office and investment advisory services to families and the entities they control including trusts, estates, closely held businesses, qualified plans, and charitable organizations. Typical client family engagements are long term, progressively evolving relationships designed to systematically overcome the ongoing challenges of family wealth management and address other family matters beyond financial security.

James F. Thomas, Jr. and M. Elizabeth Thomas, Trustees, James F. Thomas, Jr. and M. Elizabeth Thomas Declaration of Trust, dated June 6, 1994 are 100% stockholders of Superior Planning, Inc.

Superior Planning, Inc. furnishes investment advice through consultations. The firm may issue charts, graphs, reports or other devices clients might use to evaluate securities in the context of comprehensive family wealth management.

Superior Planning, Inc. furnishes advice to clients on matters not involving securities, such as financial planning, tax planning, liquidity planning, investment planning (including non-securities, life insurance, real estate, business, and use assets), life planning, and estate planning.

Tailored Relationships

The goals and objectives for each client are documented in each client's *Master Investment Policy*[™]. Though policy format is standardized to ensure compliance with fiduciary guidelines, each of the basic elements: *Objectives; Time Horizons; Risk Profile and Priority; Assumptions; Performance Expectations; Asset Allocation; and Procedures*; are all tailored to the individual client family and their specific values, vision, and goals.

Clients may impose restrictions on investing in certain securities or types of securities. Clients are free to pick and choose among any service the firm provides and may exclude any service offered by the firm. All clients are planning clients.

Agreements may not be assigned without client consent.

Item 5 – Fees and Compensation

Retainer-based Engagement

Clients engage the services of Superior Planning, Inc. by paying an annual retainer, paid in advance. Clients may also select semi-annual and quarterly installments of the agreed-upon retainer.

The terms, conditions, disclosures, effective date, and pricing of each retainer agreement is formalized in an Engagement Letter signed by both a client fiduciary and a member of the firm.

Retainer pricing is based upon the program or service to be rendered and the degree of complexity associated with the client's situation and are negotiable.

Termination of Agreement

If at any time a client becomes dissatisfied with their agreement of the service provided, they may terminate it. If they do so within 5 days of acceptance of the Engagement Letter they will receive a full refund. Thereafter, either party may terminate it with 30 days written notice, and the retainer will be used to offset the firm's efforts to that point, any remaining balance will be refunded on a pro-rata monthly basis.

Compensation for Sale of Securities / Other Investment Products

James F. Thomas, Jr., is a Registered Representative and Investment Advisor Representative with Calton and Associates, a broker/dealer headquartered in Tampa, FL. James F. Thomas, Jr. is also a licensed agent for life, disability and long-term care insurance in multiple states. The sales of such products or services are separate transactions from any Programs and Plans and are offered with no obligation to buy. Commissions and fees may be paid in connection with them.

The practice of accepting compensation for the sale of securities or other investment products presents a potential conflict of interest. This potential conflict of interest is disclosed to prospective clients before an engagement agreement is signed and is also disclosed in writing in the engagement agreement.

Clients are reminded, when products or investments are recommended, that they are under no obligation to purchase recommended products or investments, and if the client desires to invest elsewhere, they may do so.

As of October 31, 2020, revenue from compensation from the sale of securities or other investment products does not exceed 50% of the firm's revenue.

Superior Planning, Inc. does not charge advisory fees in addition to commissions or markups.

Item 6 – Performance-Based Fees and Side-by-Side Management

Superior Planning, Inc. does not accept performance-based fees.

Item 7 – Types of Clients

Superior Planning, Inc. provides family office and investment advisory services to families and the entities they control including trusts, estates, closely held businesses, qualified plans, and charitable organizations.

Families typically range in net worth from \$5 million to \$100 million.

Families typically engage the firm in a long term, progressively evolving relationship to systematically overcome the ongoing challenges of family wealth management, and address other matters beyond financial security.

Client relationships vary in scope and length of service.

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

Methods of Analysis

In the course of planning for client families, Superior Planning, Inc. may provide analysis on current and/or proposed investments.

Securities analysis methods may include charting, fundamental analysis, technical analysis, and cyclical analysis.

The main sources of information include the internet, financial newspapers and magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, timing services, annual reports, prospectuses and other offering memoranda, filings with the Securities and Exchange Commission, other regulatory agencies and company press releases.

All client portfolios and individual investments within the portfolio are monitored periodically and regularly tested for compliance with the *Asset Allocation, Performance Expectations and Procedures* as dictated in the Master Investment Policy™ and Realigned, with client approval, as necessary.

Investment Strategy

The primary investment strategy used on client accounts is strategic asset allocation in conjunction with each client family's values, vision and goals as documented in their *Master Investment Policy™* Statement.

This means that the firm uses a proprietary report in conjunction with this governing document to oversee and monitor a globally diversified, professionally managed (among all the various accounts and managers they may have) investment portfolio, to control the risk associated with traditional money, bond, stock and tangible (direct ownership) markets.

The investment strategy for a specific client is based upon the parameters and objectives stated by the client during consultations. The client may change these objectives and their *Master Investment Policy™* at any time.

Risk of Loss

All investment programs have certain risks borne by the investor. The firm's investment approach of compliance with a client's personalized *Master Investment Policy™* strives to mitigate risk and maintain performance and risk within the stated expected return and standard deviation metrics in accordance with prudent investor guidelines.

Item 9 – Disciplinary Information

There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of the firm's business or the integrity of the firm's management.

Item 10 – Other Financial Industry Activities and Affiliations

James F. Thomas, Jr. and Emily Bost Nilsson are registered with Calton & Associates, Inc., member FINRA/SIPC, www.calton.com.

Calton is a registered broker/dealer and a Registered Investment Advisor.

James F. Thomas, Jr. may act as an Investment Advisor Representative of Calton's RIA and may also act as a Registered Representative of Calton. In this capacity, he may accept commissions or fees for the sale of securities or other financial products. How the firm manages this potential conflict of interest is addressed in Item 5 – Fees and Compensation.

Employees of Superior Planning, Inc. may, through the affiliation with Calton, receive fees or commissions for the recommendations made.

Commissions and fees are then assigned by employees to Superior Planning, Inc. in exchange for salary and bonus compensation.

Superior Planning, Inc. is a licensee of Superior Planning, the authorized licensor of the plans and programs noted above.

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

Code of Ethics

The employees of Superior Planning, Inc. have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Participation or Interest in Client Transactions

Employees of Superior Planning, Inc. may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades.

Item 12 – Brokerage Practices

Selecting Brokerage Firms

Although employees of Superior Planning, Inc. may have an affiliation with Calton and associates, member FINRA-SIPC, clients are free to associate and conduct business with any brokerage firm, insurance agent, or other financial services and providers they desire and are under no obligation to buy any financial product or service from affiliated employees of the firm.

From time to time Superior Planning, Inc. may be asked to review custodians for client families as part of the planning engagement. Superior Planning, Inc. recommends custodians based on the proven integrity and financial responsibility of the vendor and the best execution of orders at reasonable commission rates.

From time to time Superior Planning, Inc. may recommend brokerage firms and/or trust companies (qualified custodians) to clients based on their need for such services. Superior Planning Inc. does not directly receive fees or commissions from any of the recommendations to custodians, brokerage houses or trust companies.

Item 13 – Review of Accounts

Periodic Reviews

Account reviews for the purposes of comprehensive planning are performed quarterly by the firm's Planning Officer. Account reviews are performed more frequently if market conditions dictate.

Review Triggers

Other conditions that may trigger a review are changes in the tax laws, new investment information and changes in a client's own situation. Examples include, but are not limited to, death or disability of a client or family member, change in marital status, birth of a child or grandchild, retirement, sale of a business, an inheritance or other significant change in financial circumstances.

Regular Reports

Account reviewers are members of the firm's Investment Committee. They are instructed to consider the client's current Master Investment Policy™, security positions and the likelihood that the performance of each security will contribute to the investment objectives of the client.

Clients receive periodic communications on at least an annual basis. The written updates may include a cash flow statement, net worth statement, portfolio statement, and a summary of

objectives and progress toward meeting those objectives.

Item 14 – Client Referrals and Other Compensation

Incoming Referrals

Superior Planning, Inc. receives client referrals from a number of different sources. The referrals come from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

Referrals Out

Superior Planning, Inc. does not accept referral fees or any form of remuneration from other professionals when a prospective client or client is referred to them.

Item 15 – Custody

Superior Planning, Inc. does not take custody, or act as custodian on any client accounts.

Item 16 – Investment Discretion

No Discretionary Authority for Trading

Superior Planning, Inc. does not accept discretionary authority to manage securities on behalf of clients. Superior Planning, Inc. has no authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. An employee of Superior Planning, Inc. consults with the client prior to each trade to obtain authorization.

Item 17 – Voting Client Securities

Proxy Votes

Superior Planning, Inc. does not vote proxies on securities. Clients are expected to vote their own proxies.

Item 18 – Financial Information

Financial Condition

Superior Planning, Inc. does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients. Please see attached Balance Sheet for the most recent fiscal year ending August 31, 2019.

Item 19 – Requirements for State-Registered Advisers

James F. “Buddy” Thomas, Jr.

James F. Thomas, Jr. (Buddy) is President and Chief Planning Officer of Superior Planning Inc., which he founded in Cleveland Ohio in 1982, and relocated to San Diego, CA in 1987.

In 1976 he earned a Bachelor of Arts degree in Psychology with a minor in Economics from Baldwin Wallace College.

Buddy is an Accredited Estate Planner and holds certificates as a Chartered Life Underwriter and Chartered Financial Consultant from the American College.

He is a Certified Financial Planner™ and holds the following FINRA licenses: 6, 22, 63, 7 and 24.

Renee Halsch

Renee Halsch is the Implementation Officer at Superior, Inc. She joined the firm in 2021.

Renee graduated from Colorado State University in 1982.

Renee has passed exams for the Finra licenses: 7 and 66. She has worked in an advisory capacity in San Diego since 2013, and as a financial advisor in Colorado prior to moving to San Diego.