

Strategic Planning Corporation

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March 31, 2025

FORM ADV PART 2A
BROCHURE

This Brochure provides information about the qualifications and business practices of STRATEGIC PLANNING CORPORATION (“SPC”). If you have any questions about the contents of this Brochure, please contact us at (336) 668-4338 or by email at info@SPCinvesting.com.

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.

STRATEGIC PLANNING CORPORATION is a Registered Investment Adviser. The registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser. Additional information about STRATEGIC PLANNING CORPORATION is also available on the SEC’s website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for Strategic Planning Corporation is 118775.

You may request the most recent version of this Brochure by contacting us as provided above.

Item 2 – Material Changes

Our last amendment to this document was dated August 14, 2024. Strategic Planning Corporation is required to advise you of any material changes to the firm's Brochure from our last annual update. Since our last annual amendment filing on August 14, 2024, we have no material changes to disclose.

You will receive a summary of material changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. We may provide other ongoing disclosure information about material changes, as necessary.

At any time, our Brochure may be requested, free of charge, by contacting R. Michael Flanders, Chief Compliance Officer at (336) 668-4338 or mike@SPCinvesting.com.

Additional information about STRATEGIC PLANNING CORPORATION is available via the SEC's website, www.adviserinfo.sec.gov. The SEC's web site also provides information about any person affiliated with STRATEGIC PLANNING CORPORATION who is registered, or required to be registered, as Investment Adviser Representatives of STRATEGIC PLANNING CORPORATION.

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Item 4 – Advisory Business

Description of Services and Fees

Founded in 1986, STRATEGIC PLANNING CORPORATION (“SPC”) is an investment advisory firm, based in the Southeastern United States. We are organized as an S-Corporation under the laws of the State of North Carolina and we have been providing investment advisory services since 1986. The principal owner is R. Michael Flanders. Currently, we offer the following services, which are personalized to each individual client:

**• Investment Advisory Services • Financial and Estate Planning •
Seminars and Educational Workshops • Selection of Other Advisors**

The following paragraphs describe our services and fees. Please refer to the description of each investment advisory service listed below for information on how we tailor our advisory services to your individual needs. As used in this brochure, our Associated Persons are our firm’s officers, employees, and all individuals providing investment advice on behalf of our firm. We refer to Associated Persons who provide investment advice as Investment Adviser Representatives (“IARs”) throughout this Brochure. As used in this brochure, the words “we”, “our” and “us” refer to Strategic Planning Corporation and our IARs. The words “you”, “your” and “client” refer to you as either a client or prospective client of our firm.

Investment Advisory Services

Investment advisory services typically involve providing a variety of services, principally advisory in nature, regarding the management of your financial resources based upon an analysis of your needs. This service begins with the execution of a client agreement, an initial interview, and data gathering, in an effort to determine your individual needs, goals, time horizons and risk tolerance as they relate to the services desired. Based upon the types of services desired and information provided by you, we will prepare recommendations for financial planning and investments which may include planning for long-range goals (i.e., retirement planning or college funding) or other segments of an investment plan that may be needed. We may recommend, on a general basis, investments in short-term instruments (i.e. T-Bills), stocks, bonds, mutual funds or other investment vehicles. As part of our investment advisory services, we may recommend that you consult with us on at least an annual basis to review and update your investment and financial planning needs. It is your responsibility to follow-up and engage us for the additional services you may need. Financial plans are based on your financial situation at the time the plan is presented and are based on financial information disclosed by you to us. You are advised that certain assumptions may be made with respect to interest and inflation rates and the use of past trends and

performance of the market and economy. Past performance is in no way an indication of future performance. We cannot offer any guarantees or promises that your financial goals and objectives will be met. As your financial situation, goals, objectives, or needs change, you must notify us promptly. At any time, you are free to contact your Investment Adviser Representative to discuss your account, financial situation or investment needs.

The fee charged for project-based investment advisory services will typically range up to \$1,500. We may require a retainer of 1/2 the total project fee and the balance will be due upon the delivery of services. Our hourly fee for general consulting services is \$250 based on the complexity and type of service required. Hourly fees are payable upon completion of the contracted services. The services to be provided and their associated fees will be detailed in the signed agreement for services. In limited cases and at our discretion, hourly fees may be negotiated. For example, if you implement the financial plan through advisory representatives of our firm while they are acting in their capacities as insurance agents, or by contracting with us for additional services, we may, offset a portion of, or waive the cost of, the investment advisory services. Such waiver or offset may occur where individuals within our firm receive compensation from other sources (i.e. commissions from the sale of insurance products, among others).

Either party may terminate the investment advisory agreement by providing written notice to the other party.

Financial and Estate Planning

Some IARs within SPC are licensed Estate Planning and Elder Law Attorneys. SPC does not provide preparation or recommendation of specific estate planning documents but will recommend that our clients engage the separate legal services of one of our IARs who is an attorney. The fees paid for such estate planning services are not shared with SPC but are paid directly to the engaged legal firm by the client who so chooses to use their services to prepare their legal plan.

As part of the comprehensive Financial and Estate Planning services offered by SPC, broad based financial and estate planning services are provided, which are wide ranging in nature, and designed to assist our clients with their financial and estate planning issues. The service includes a complete analysis of your financial and estate plans and offers recommendations for improvement where needed. The analysis will cover areas such as retirement funding, education funding, probate fees, death taxes, income taxes, estate liquidity, cash flow, survivor benefits, asset management and control, care of minors, business succession and asset protection. SPC charges a fixed fee for estate planning services which shall be due and payable upon completion of the services rendered. The fee charged will range up to \$2,500 and will be negotiated on a case-by-case basis depending on the complexity and scope of services to be performed. Either party may terminate the estate planning agreement by providing written notice to the other party. In the event of termination, you will be charged a pro rata fee based on the actual work performed.

Seminars and Educational Workshops

We will conduct Seminars and Educational Workshops such as Financial Strategies for Successful Retirement, Investing With Evidence, and The Long Term Care Workshop. The firm may charge up to \$99 per couple, although often these sessions are hosted at no cost. The fee charged is for reimbursement of expenses only. Often, one of the law firms of one of our IARs will participate in the seminar and contribute about 20% toward the cost of production.

Seminars and Educational Workshops may be designed to meet the unique needs of participants and may include presentations on investment management, financial planning, various investment and insurance strategies, tax planning, college funding, estate and retirement options, pension and planning issues. Our fee for workshops may vary depending upon complexity of content and materials provided. Fees are outlined in the invitation or contract for services as well as our termination and refund policies. Seminar and Educational Workshop attendees are never under any obligation to do so but are welcome to engage the individualized services of our firm.

Selection of Other Advisors

As part of our investment advisory services, we may recommend that you use the services of a third-party money manager ("MM") to manage your investment portfolio. After gathering information about your financial situation and objectives, we will recommend that you engage a specific MM or investment program. Factors that we take into consideration when making our recommendation(s) include, but are not limited to, the following: the MM's performance, methods of analysis, fees, your financial needs, investment goals, risk tolerance, and investment objectives. We will periodically monitor the MM(s)' performance to ensure its management and investment style remains aligned with your investment goals and objectives.

We do not charge you a separate fee for the selection of other advisers. We will share in the advisory fee you pay directly to the MM. The advisory fee you pay to the MM is established and payable in accordance with the disclosure brochure provided by each MM to whom you are referred. These fees may or may not be negotiable. Our compensation may differ depending upon the individual agreement we have with each MM. As such, a conflict of interest may arise where our firm or our Associated Persons may have an incentive to recommend one MM over another MM with whom we have more favorable compensation arrangements or other advisory programs offered by MMs with whom we have less or no compensation arrangements.

You will be required to sign an agreement directly with the recommended MM(s). You may terminate your advisory relationship with the MM according to the terms of your agreement with the MM. You should review each MM's disclosure brochure for specific information on how you may terminate your advisory relationship with the MM and how you may receive a refund, if applicable.

Wrap Fee Programs

SPC does not offer any Wrap Fee accounts.

Assets Under Management

We do not provide portfolio management services, but only assist in selecting third-party money managers and therefore, we do not have any reportable assets under management.

Item 5 – Fees and Compensation

5.A. Adviser Compensation

Please refer to the "Advisory Business" section in this Brochure for information on our advisory fees, and refund policy according to each service we offer.

Additional Fees and Expenses

As part of our investment advisory services to you, we may offer advice or recommend that you invest in mutual funds and exchange traded funds. The fees that you pay to our firm for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds or exchange traded funds (described in each fund's prospectus) to their shareholders. These fees will generally include a management fee and other fund expenses. You may also incur transaction charges and/or brokerage fees when purchasing or selling securities. These charges and fees are typically imposed by the broker-dealer or custodian through whom your account transactions are executed. We do not share in any portion of the brokerage fees/transaction charges imposed by the broker-dealer or custodian. To fully understand the total cost you will incur, you should review all the fees charged by mutual funds, exchange traded funds, our firm, and others.

Compensation for the Sale of Other Investment Products

Certain persons providing investment advice on behalf of our firm are licensed as insurance agents. These persons may earn commission-based compensation for selling insurance products. Insurance commissions earned by these persons are separate and in addition to our advisory fees. This practice presents a conflict of interest because persons providing investment advice on behalf of our firm who are insurance agents have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

At our discretion, we may offset our advisory fees to the extent our Associated Persons earn commissions in their separate capacities as insurance agents.

Our IARs' primary source of income is not derived from commission-based compensation from the sale of insurance products we recommend to our advisory clients.

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

We do not accept performance-based fees or participate in side-by-side management. Side-by-side management refers to the practice of managing accounts that are charged performance-based fees while at the same time managing accounts that are not charged performance-based fees.

Performance-based fees are fees that are based on a share of capital gains or capital appreciation of a client's account. Our fees are calculated as described in the Advisory Business section above and are not charged based on a share of capital gains upon, or capital appreciation of, the funds in your advisory account.

Item 7 – Types of Clients

SPC provides services to individuals, high net worth individuals, corporations, pension and profit-sharing plans, trusts and estates. SPC does not impose an account size minimum on Clients for the opening or maintenance of an account or relationship.

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

Our Methods of Analysis and Investment Strategies

Generally, if the financial plan calls for an investment strategy, a generic (by asset class) diversified portfolio suited to your psychological and investment needs will be recommended. No specific securities or investments will be recommended as part of the financial planning process. Our investment advice will vary depending upon each client's specific financial situation.

Risk of Loss

Investing in securities involves risk of loss that you should be prepared to bear. We do not represent or guarantee that our services or methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections or declines. We cannot offer any guarantees or promises that your financial goals and objectives will be met. Past performance is in no way an indication of future performance.

Recommendation of Particular Types of Securities

As disclosed under the "Advisory Business" section in this Brochure, we provide general advice on a variety of securities and we do not necessarily recommend one particular type of security over another since each client has different needs and different tolerance for risk. Each type of security has its own unique set of risks associated with it and it would not be possible to list here all the specific risks of every type of investment. Even within the same type of investment, risks can vary widely. However, in very general terms, the higher the anticipated return of an investment, the higher the risk of loss associated with it. Following are some types of potential risks of equity and fixed income securities:

Potential Risks of Equity and Fixed Income Securities

Equity Market Risk – Overall stock market risks may affect the value of the investments in equity strategies. Factors such as U.S. and/or foreign economic growth and market conditions, interest rates, and political events affect the equity markets.

Fixed Income Market Risk – Fixed income securities increase or decrease in value based on changes in interest rates. If rates increase, the value of fixed income securities generally declines. On the other hand, if rates fall, the value of the fixed income securities generally increases.

Management Risk - Our judgments about the attractiveness, value and potential appreciation of a particular asset class or individual security may be incorrect and there is no guarantee that individual securities will perform as anticipated. The value of an individual security can be more volatile than the market as a whole or our intrinsic value approach may fail to produce the intended results. Our estimate of intrinsic value may be wrong or even if our estimate of intrinsic value is correct, it may take a long period of time before the price and intrinsic value converge.

Small and Mid-Cap Company Risk – Investments in small and midcap companies may be riskier than investments in larger, more established companies. The securities of these companies may trade less frequently and in smaller volumes than securities of larger companies. In addition, small and midcap companies may be more vulnerable to economic, market and industry changes. Because smaller companies may have limited product lines, markets or financial resources, or may depend on a few key employees, they may be more susceptible to particular economic events or competitive factors than larger capitalization companies.

Credit Risk – In some fixed income investments, there is a risk that issuers and counterparties will not make payments on the securities they issue. In addition, the credit quality of securities may be lowered if an issuer's financial condition

changes. Lower credit quality may lead to greater volatility in the price of a security which may affect liquidity and our ability to sell the security.

Investment Risk of Variable Annuities – Variable annuities involve investment risk. The investment value may fluctuate, including possible loss of the principal amount invested. Annuity payments are guaranteed solely by the financial strength and claims-paying ability of the issuing company. In addition, variable annuities deduct investment division charges (these consist of fund-level expenses and are similar to the charges on traditional mutual funds), as well as annual mortality and expense risk charges (“M&E”) and administrative expenses under the annuity contract. An annual contract fee is usually deducted for contracts below \$100,000. Depending on the specific contract, Contingent Deferred Sales Charges (CDSCs) may apply for surrender or withdrawals, based on the number of years the contract has been in force.

Item 9 – Disciplinary Information

In 2005, SPC failed to renew its North Carolina Investment Advisory Registration and a petition was filed by the NC Secretary of State Corporations Division demanding that SPC and its Investment Advisor Representative cease providing investment advisory services until they complied with registration requirements. In 2006 the NC Secretary of State Corporations Division and SPC and its Investment Advisor Representative entered into an agreement for SPC to pay a fine of \$1,000.00 and properly register in order to continue to operate as an Investment Advisory firm. The petition was dismissed, and the matter is closed.

Item 10 – Other Financial Industry Activities and Affiliations

10.A. Registration of Licensed Representatives

The efforts of our IARs are divided among job descriptions and/or licenses and registrations as: Attorney, Chief Compliance Officer of SPC; Licensed Life, Accident & Health Insurance Agent and Property and Liability Insurance Agent; Licensed Real Estate Broker; and /or Tax Preparer.

No Other Registrations

SPC’s management persons are not registered, nor do any management persons have an application pending to register, as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the foregoing entities.

Material Relationships or Arrangements

SPC is not under common ownership with any other entities

Recommendations of Other Advisors

We may recommend that you use a third-party money manager ("MM") based on your needs and suitability. We will receive compensation from the MM for recommending that you use their services. These compensation arrangements present a conflict of interest because we have a financial incentive to recommend the services of the third-party adviser. You are not obligated, contractually or otherwise, to use the services of any MM we recommend.

Item 11 – Code of Ethics

Recommendations of Securities and Material Financial Interests

We strive to comply with applicable laws and regulations governing our practices. Therefore, our Code of Ethics includes guidelines for professional standards of conduct for our Associated Persons. Our goal is always to protect your interests and to demonstrate our commitment to our fiduciary duties of honesty, good faith, and fair dealing with you. All our Associated Persons are expected to adhere strictly to these guidelines. Persons associated with our firm are also required to report any violations of our Code of Ethics. Additionally, we maintain and enforce written policies reasonably designed to prevent the misuse or dissemination of material, non-public information about you or your account holdings by persons associated with our firm.

A copy of the Code is available to any client or prospective client upon request by contacting R. Michael Flanders at (336) 668-4338.

Participation or Interest in Client Transactions

Neither our firm nor any of our Associated Persons has any material financial interest in client transactions beyond the provision of investment advisory services as disclosed in this Brochure.

Personal Trading Practices

At times, our firm or persons associated with our firm may buy or sell the same securities that we recommend to you or securities in which you are already invested. A conflict of interest exists in such cases because we can trade ahead of you and potentially receive more favorable prices than you will receive. Although we are not generally in a position to know when clients are purchasing or selling specific securities, to the extent we have such knowledge, it is our policy that neither our Associated Persons nor we shall have priority over you in the purchase or sale of securities.

Item 12 – Brokerage Practices

We do not provide portfolio management services, nor do we recommend specific broker-dealers to clients. It is your responsibility to implement any advice we render.

Item 13 – Review of Accounts

Our advisory services may include advice whereby we recommend annual reviews and updates. However, we will provide annual reviews and or updates only at your request. Otherwise, we do not review any plans or other documents we provide to you. Services beyond the original engagement can be secured by signing a new or amended client agreement for an additional fee.

Item 14 – Client Referrals and Other Compensation

Compensation from Non-Clients

SPC does not receive compensation from non-clients.

Referral Arrangements

No remuneration is received or paid to another entity or person by SPC for client referrals.

Item 15 – Custody

We do not take custody of your funds or securities. Your funds and securities will be held with a bank, broker-dealer, or other independent, qualified custodian. If you have a question regarding your account statement or if you did not receive a statement from your custodian, please contact your custodian directly.

Item 16 – Investment Discretion

We do not exercise discretion over any of your accounts. You have an unrestricted right to decline to implement any advice provided by our firm.

Item 17 – Voting Client Securities

Without exception, we will not vote proxies on behalf of your advisory accounts. If you own shares of common stock or mutual funds, you are responsible for exercising your right to vote as a shareholder. You should receive proxy materials directly from the account custodian.

Item 18 – Financial Information

Our firm does not have any financial conditions or impairments that would prevent us from meeting our contractual commitments to you. We do not take physical custody of client funds or securities, or serve as trustee or signatory for client accounts, and, we do not require the prepayment of more than \$500 in fees six or more months in advance. Therefore, we are not required to include a financial statement with this brochure.

Our firm has received a Small Business Loan through the Payroll Protection Program established under the Coronavirus Aid, Relief and Economic Security Act (“CARES ACT”). The loan does not materially impact our advisory relationships with clients, nor does it impair our ability to meet contractual obligations and fiduciary commitments to clients. The loan was taken to pay the salaries of our employees who are primarily responsible for performing advisory functions for our clients. The loan was fully forgiven under the terms of the loan program with no further liability.

Item 19 – Requirements for State-Registered Advisers

Refer to Part 2B for background information about management personnel and those giving advice on behalf of our firm.

Neither our firm, nor any persons associated with our firm are compensated for advisory services with performance-based fees. Please refer to the "Performance-Based Fees and Side-By-Side Management" section above for additional information on this topic.

Neither our firm nor any of our Associated Persons have a material relationship or arrangement with any issuer of securities.

Item 20 – Additional Information

Your Privacy

We view protecting your private information as a top priority. Pursuant to applicable privacy requirements, we have instituted policies and procedures to ensure that we keep your personal information private and secure.

We do not disclose any nonpublic personal information about you to any nonaffiliated third parties, except as permitted by law. In the course of servicing your account, we may share some information with our service providers, such as transfer agents, custodians, broker-dealers, accountants, consultants, and attorneys.

We restrict internal access to nonpublic personal information about you to employees who need that information to provide products or services to you. We maintain physical

and procedural safeguards that comply with regulatory standards to guard your nonpublic personal information and to ensure our integrity and confidentiality. We will not sell information about you or your accounts to anyone. We do not share your information unless it is required to process a transaction, at your request, or required by law.

You will receive a copy of our privacy notice prior to or at the time you sign an advisory agreement with our firm. Thereafter, we will deliver a copy of the current privacy policy notice to you on an annual basis. Please contact R Michael Flanders at (336) 668-4338 if you have any questions regarding this policy.

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March 31, 2025

FORM ADV PART 2B
BROCHURE SUPPLEMENT

This brochure supplement provides information about Messrs. Flanders and Corson that supplements the Strategic Planning Corporation brochure. You should have received a copy of that brochure. Please contact R. Michael Flanders if you did not receive Strategic Planning Corporation's brochure or if you have any questions about the contents of this supplement.

Additional information about Messrs. Flanders and Corson is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for Richard Michael Flanders is 868652. The CRD number for Philip James Corson is 5857729.

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Educational Background and Business Experience
Form ADV Part 2B, Item 2

Richard Michael Flanders

Date of Birth: August 22, 1956

Education:

Gardner-Webb University, Boiling Springs, NC, BS, Psychology, August 1976

Employment:

Strategic Planning Corporation, President, March 1986 to present
Capital Investment Group, Inc., Registered Representative, July 1988 to
December 2018
Mike Flanders Realtor®, Owner, January 2013 to December 2022
EdGate.Com, Inc., CEO, May 2002 to August 2004

Certifications:

• **Certified Financial Planner – 1984**

The **CERTIFIED FINANCIAL PLANNER**, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP certification in the United States.

To attain the right to use the CFP marks, an individual must satisfactorily fulfill the following requirements:

- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning services, and attain a Bachelor's Degree from a regionally accredited United

States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination - Pass the comprehensive CFP Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics - Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP marks:

- Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP professionals provide financial planning services at a fiduciary standard of care. This means CFP professionals must provide financial planning services in the best interests of their clients.

CFP professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP certification.

• **Chartered Life Underwriter ['CLU'] - 1982**

This designation is issued by The American College and is granted to individuals who have at least three years of full-time business experience within the five years preceding the awarding of the designation. The candidate is required to take a series of mandatory courses which include, for example, the following: insurance planning, life insurance law, fundamentals of estate planning, planning for business owners, income taxation,

group benefits, planning for retirement needs, and investments. Each course has a final proctored exam and once issued, the individual is required to submit 30 hours of continuing education every two years.

Disciplinary Information

In 2005, SPC failed to renew its North Carolina Investment Advisory Registration and a petition was filed by the NC Secretary of State Corporations Division demanding that SPC and its Investment Advisor Representative cease providing investment advisory services until they complied with registration requirements. In 2006 the NC Secretary of State Corporations Division and SPC and its Investment Advisor Representative entered into an agreement for SPC to pay a fine of \$1,000.00 and properly register in order to continue to operate as an Investment Advisory firm. The petition was dismissed, and the matter is closed.

Other Business Activities

Mr. Flanders is separately licensed as an independent insurance agent. In this capacity, he can affect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Flanders for insurance-related activities. This presents a conflict of interest because Mr. Flanders may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Mr. Flanders is also licensed to sell real estate. He is licensed in the state of North Carolina. In this capacity, he can affect transactions in fee simple real property for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Flanders for real estate-related activities. This presents a conflict of interest because Mr. Flanders may have an incentive to recommend real estate products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase real estate properties through any person affiliated with our firm.

Finally, Mr. Flanders is a tax return preparer. There is currently no licensing authority for this activity. In this capacity, he can prepare income tax returns for his clients and be paid a fee for those services. The fees you pay our firm for advisory services are separate and distinct from the fees earned by Mr. Flanders for tax preparation-related activities. You are under no obligation, contractually or otherwise, to utilize the tax preparation services available through Mr. Flanders.

Additional Compensation

None.

Supervision

Richard Michael Flanders supervises all supervised persons disclosed in this document.

Requirements for State-Registered Advisers

None.

Educational Background and Business Experience
Form ADV Part 2B, Item 2

Philip James Corson

Date of Birth: April 16, 1968

Education:

Winthrop University, Rock Hill, SC, BA, December 1995
Ohio Northern University, Ada, OH, JD cum laude, May 2002

Employment:

Legacy Law Firm, Attorney and Sole Owner, January 2014 to present
Haselden, Owen, Boloyan & Corson, LLC, Attorney and Partner, June 2002 to
December 2013
Strategic Planning Corporation, Investment Advisor Representative, July 2013 to
present

Certifications:

• **Certified Financial Planner – 2023**

The **CERTIFIED FINANCIAL PLANNER**, CFP® and federally registered CFP (with flame design) marks (collectively, the "CFP marks") are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

The CFP certification is a voluntary certification; no federal or state law or regulation requires financial planners to hold CFP certification. It is recognized in the United States and a number of other countries for its (1) high standard of professional education; (2) stringent code of conduct and standards of practice; and (3) ethical requirements that govern professional engagements with clients. Currently, more than 62,000 individuals have obtained CFP certification in the United States.

To attain the right to use the CFP marks, an individual must satisfactorily fulfill the following requirements:

- Education - Complete an advanced college-level course of study addressing the financial planning subject areas that CFP Board's studies have determined as necessary for the competent and professional delivery of financial planning

services, and attain a Bachelor's Degree from a regionally accredited United States college or university (or its equivalent from a foreign university). CFP Board's financial planning subject areas include insurance planning and risk management, employee benefits planning, investment planning, income tax planning, retirement planning, and estate planning;

- Examination - Pass the comprehensive CFP Certification Examination. The examination, administered in 10 hours over a two-day period, includes case studies and client scenarios designed to test one's ability to correctly diagnose financial planning issues and apply one's knowledge of financial planning to real world circumstances;
- Experience - Complete at least three years of full-time financial planning-related experience (or the equivalent, measured as 2,000 hours per year); and
- Ethics - Agree to be bound by CFP Board's *Standards of Professional Conduct*, a set of documents outlining the ethical and practice standards for CFP professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements in order to maintain the right to continue to use the CFP marks:

- Continuing Education - Complete 30 hours of continuing education hours every two years, including two hours on the *Code of Ethics* and other parts of the *Standards of Professional Conduct*, to maintain competence and keep up with developments in the financial planning field; and
- Ethics - Renew an agreement to be bound by the *Standards of Professional Conduct*. The Standards prominently require that CFP professionals provide financial planning services at a fiduciary standard of care. This means CFP professionals must provide financial planning services in the best interests of their clients.

CFP professionals who fail to comply with the above standards and requirements may be subject to CFP Board's enforcement process, which could result in suspension or permanent revocation of their CFP certification.

Disciplinary Information

None.

Other Business Activities

Mr. Corson is a practicing attorney. Mr. Corson is licensed and practices law in the states of North Carolina and South Carolina. In this capacity he can affect estate and other legal documents for his clients and earn fee compensation for these activities. The fees you pay our firm for advisory services are separate and distinct from the fees earned by Mr. Corson for estate and legal planning activities. This presents a conflict of interest because Mr. Corson may have an incentive to recommend estate planning and other legal services to you for the purpose of generating legal fees rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase estate or legal services through any person affiliated with our firm.

Mr. Corson is separately licensed as an independent insurance agent. In this capacity, he can affect transactions in insurance products for his clients and earn commissions for these activities. The fees you pay our firm for advisory services are separate and distinct from the commissions earned by Mr. Corson for insurance related activities. This presents a conflict of interest because Mr. Corson may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. However, you are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with our firm.

Additional Compensation

None.

Supervision

Richard Michael Flanders supervises all supervised persons disclosed in this document.

Requirements for State-Registered Advisers

None.

Privacy Notice

Strategic Planning Corporation

As a valued client, the privacy of the information with which you provide us, to assist you in reaching your financial goals, is of utmost importance. Therefore, we offer the following Privacy Policy for Strategic Planning Corporation.

PLEASE NOTE: STRATEGIC PLANNING CORPORATION DOES NOT SELL YOUR NONPUBLIC PERSONAL INFORMATION.

We collect your nonpublic personal information from the following sources:

- Information we receive from you on applications and other forms;
- Information we receive from you in writing, in person, by telephone, electronically, or by any other means;
- Information about your transactions with Strategic Planning Corporation or other companies with which we conduct business, Charles Schwab & Company, Inc., Matson Money, Inc., Capital Investment Group, Inc., Ash Brokerage Group, Inc., financial institutions or others; and
- Information we receive from the Internal Revenue Service, consumer reporting agency, or other such agency.

We disclose your nonpublic personal information to affiliates and non-affiliated third parties:

Strategic Planning Corporation discloses to affiliates and non-affiliated third parties, nonpublic personal information only in connection with our servicing of, or conducting business on behalf of, your accounts. Such disclosures may be provided to affiliates and non-affiliated third parties (i) as required or necessary to carry out fully and properly the investment, insurance, real estate, tax preparation and financial planning business conducted by Strategic Planning Corporation; (ii) as required by law or legal process; or (iii) with your consent.

We may disclose all of the information we collect, as described above.

Former Clients:

We do not disclose any nonpublic personal information about our clients or former clients to anyone, except as permitted by law or legal process, or with your consent.

Confidentiality and security of nonpublic personal information:

We restrict access to nonpublic personal information about you to those employees that need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards to guard your nonpublic personal information

Strategic Planning Corporation reserves the right to change this Privacy Policy at any time.