

**Part 2A of Form ADV: Firm Brochure**

Item 1 Cover Page



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**Firm Brochure**  
**(Part 2A of Form ADV)**  
February 14, 2025

This Brochure provides information about the qualifications and business practices of *PlanAndAct*. 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.

*PlanAndAct* is a Colorado Registered Investment Adviser also registered in the states of Florida, Ohio, Michigan, and Texas. 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 *PlanAndAct* is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The searchable IARD # is 148453.

Additional information about the firm's Investment Adviser Representatives is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

The searchable IARD/CRD # for **Robert J. Schumann** is **2518448**.  
The searchable IARD/CRD # for **Christopher L. Tanner** (aka Szymczak) is **6800859**.  
The searchable IARD/CRD # for **Cameron B. Moore** is **8041203**.  
The searchable IARD/CRD # for **Mary Morgan Lawrence** is pending.

Item 2 Material Changes

Since the last amendment dated March 31, 2024 the following material changes have been made:

*Item 4 – Advisory Services*

Updated list of states with registered status to include Texas, pending regulator approval.

Removed mention of inactive “legacy” service levels which no longer apply to any of the firm’s clients.

*Item 5 – Fees and Compensation*

Removed mention of inactive “legacy” service levels which no longer apply to any of the firm’s clients.

*Item 19 – Requirements for State-Registered Advisers*

Added two new Investment Adviser Representatives, Morgan Lawrence and Cameron Moore.

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#### Item 4 Advisory Business

Plan & Act (PAA) was founded in 2008 by David Ron, Robert J. Schumann and Eldad Taub under the legal name of FinancialAdvice4Me, LLC, now Financial Stages, LLC. Our mission is to make expert fee-only financial planning available to everyone. We do this through teaching and applying the science of economics-based financial life planning and management of wealth structure.

Until June 7, 2019 PAA was an SEC-registered internet investment adviser relying on rule 203A-2(e) under the Investment Advisers Act of 1940. PAA is now registered in the states of Colorado, Florida, Ohio, Michigan, and Texas so it can offer financial planning, investment management, and coaching services to individuals and organizations (including trusts, non-profits, and institutional investors) to complement and support the interactive website. PAA's non-discretionary assets under management (AUM) are approximately \$45 Million as of December 31, 2024. PAA does not take discretion on AUM.

#### *Principal Owners of Financial Stages, LLC dba Plan & Act*

Robert James Schumann, Founder	58.25%
Christopher Luke Szymczak Tanner, Partner	41.75%

#### *Types of Advisory Services*

#### **Economics-based (vs Conventional) Financial Planning**

With conventional planning you set a spending goal such as retiring at age 65. Then you adopt a strategy with the highest probability of success as measured by Monte Carlo simulations. If your retirement spending goal is too high or too low, or your target date too soon or too late, you experience disruptions in your standard of living.

Economics-based financial planning helps you to develop the highest sustainable standard of living because it:

1. Includes all resources, including entitlements, home, personal business, human capital, investment real estate and future inflows such as inheritances, royalties, etc.
2. Manages your wealth structure.
3. Smooths consumption in continuous time.
4. Designs a personalized "completion" portfolio.
5. Addresses all risks with insurance, hedging, immunization and diversification.
6. Incorporates all aspects of traditional wealth management including, but not limited to, tax planning, estate planning, advanced asset protection, business continuation planning, entity selection and legacy planning.

#### **Investment Management** – We offer three levels of service:

1. Do-It-Yourself – You can purchase a stand-alone financial plan with recommendations based on the theories described in Section 8. You retain the responsibility for accuracy of information entered and all implementation.
2. Advisor-Assisted – We will help you set up and transfer accounts, do rollovers, Roth conversions, etc. on our custodial platform, where you will have access to no-load broadly-diversified mutual funds and ETFs, including those from Vanguard and Dimensional. We will only execute trades with your prior approval. Since you retain discretion, you may choose to impose restrictions on the type of securities invested in your portfolio, per SEC rules. We recommend primarily the series of Dimensional Target Date Retirement Income Funds. These funds incorporate asset allocation glide paths for continuous time risk hedging and pricing of risky capital assets. They incorporate the Nobel prize winning concepts of life cycle and multifactor investing. Fund operating expenses range from an industry low of 0.19 to 0.26%.
3. Advisor Delegated – For High and Very High Net Worth clients we use Dimensional Separately Managed Accounts (SMA). <https://www.dimensional.com/us-en/separately-managed-accounts>

#### **Results Coaching**

As in most areas of life, financial success is 80% psychology and 20% strategy. Our advisors receive ongoing training in the science of behavioral finance to ensure that they help our clients move from planning to ACTION.

## Two Service Agreements

**Wealth Management Service Agreement (WMSA)** – Formerly called “Wealth Mastery”. This is our comprehensive service agreement primarily designed for if you have a High Net Worth (HNW) of \$1.5-5 million or Very High Net Worth (VHNW) of \$5-30 million. For more details see the electronic service agreement.

### How to get started?

Call us at 719.966.5100 or schedule a meeting with an advisor using one of the options under the Contact menu at [www.planandact.com](http://www.planandact.com).

**Portfolio Management Service Agreement (PMSA)** - This is the default service agreement executable on our website. It is designed to give you choices based on your needs, budget, comfort with technology and the degree of personal support you desire from a personal advisor/coach. The base Financial Planning fee covers two meetings per year and your first \$100,000 in AUM. An Investment Advisory fee is charged on AUM over \$100,000. You become eligible for a third annual meeting when your AUM exceeds \$500,000, and a fourth when it exceeds \$1,000,000. For more details see the electronic service agreement.

### How to get started?

You can sign up for this service on our interactive website or use the Contact menu to schedule a meeting with an advisor to answer your questions.

## Item 5 Fees and Compensation

Based on the fiduciary principle that *fees must be reasonable*, we use a combination of flat subscription and asset-based or net worth fees that correlate with the progressively increasing value of the services you receive. Our fees are non-negotiable as outlined in the table below.

**Wealth Management Service Agreement** – The fee is \$3,750/quarter or 0.35% of net worth annually whichever is greater. The initial fee may be fixed for 1-3 years and recalculated on an annual basis thereafter. The economics-based financial plan without wealth management is \$15,000.

**Portfolio Management Service Agreement** – The fee is made up of two parts: 1) a flat Financial Planning fee of \$500/quarter, and 2) a graduated Investment Advisory fee (a.k.a. “AUM fee”) on included assets greater than \$100,000 with price breaks at the following points:

- i. 0.75% on next \$400K (\$100,001 to \$500,000 in AUM)
- ii. 0.50% on next \$500K (\$500,001 to \$1,000,000 in AUM)
- iii. 0.40% on next \$4M (\$1,000,001 to \$5,000,000 in AUM)
- iv. 0.35% on next \$45M (\$5,000,001-\$50,000,000 in AUM)
- v. 0.25% on any assets above \$50M (\$50,000,001+ in AUM)

Quarterly billing is the default for all clients, the only exception in the initial signup payment for Portfolio Management clients (see Portfolio Management Service Agreement, second paragraph, for details). After the initial signup payment, billing will occur on the 1<sup>st</sup> business day of January, April, July, and October.

All fees are rounded to the nearest whole dollar.

The initial annual subscription year for both Wealth Management and Portfolio Management Service Agreements may be less than 12 months because it will be prorated for the remaining days in the current quarter (1-90) plus all the days of the next three quarters (269-273). Thereafter, all service levels are assumed to renew automatically every 3-month calendar quarter.

The investment advisory fee is billed on a matching quarterly basis of January, April, July, October. The graduated investment advisory fee is based on the market value of the included assets. The initial fee will be prorated for the number of days remaining in the initial Fee Period from the Effective Date of your Agreement, based upon the

market value of your assets on the last business day of the initial Fee Period and will be due on the first business day of the second Fee Period. Thereafter, the fee will be based upon the market value of the included assets on the last business day of the previous Fee Period (without adjustment for anticipated withdrawals by client or other anticipated or scheduled transfers or distributions of assets) and will be due the following business day.

Investment advisory fees are billed quarterly (January, April, July, December) and in advance except for the initial quarter. Such billing period is the “Fee Period.” For purposes of determining and calculating Fees, included assets are all assets in the accounts of client or dependents on the advisor’s platform. Market value of included assets means the value of assets as reported by the custodian. You authorize TD Ameritrade (the Custodian) to remit the fees directly to the Adviser from included assets. You will receive at least quarterly statements from TD Ameritrade. These statements will show all distributions, including the amount of our fee. We will provide with a quarterly invoice and we 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. We urge you to carefully review such statements and compare official custodian records to any invoices or reports that we may provide to you or any personal records that you maintain. Notify us promptly of any discrepancies. (See Item 15 for more information.)

You have the right to a complete refund if you terminate within 5 days of executing this agreement. Thereafter, the Agreement will remain effective unless terminated by you or the Adviser upon thirty (30) days written notice. If this Agreement is terminated prior to the end of a Fee Period, Adviser shall be entitled to a fee, prorated for the number of days in the Fee Period prior to the effective date of termination. Any prepaid, unearned fee shall be returned by Adviser.

#### **Other fees and expenses paid in connection with your advisory services**

We only get paid by you, our client. Nearly all mutual funds and ETFs include an internal management fee, also called an expense ratio, which affects end performance. For this reason, we select no-load, low-expense, passively managed funds with low turnover to minimize the drag from expenses. The custodial platforms we use for client accounts may charge transaction or brokerage fees. For this reason, we minimize transactions and opt for no-transaction-fee trades when possible. None of the proceeds from the expenses listed above flow back to us. See Item 12 for greater detail on our brokerage practices.

#### **Item 6 Performance-Based Fees and Side-By-Side Management**

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) and do not engage in side-by-side management.

#### **Item 7 Types of Clients**

We serve primarily individuals and living trusts. We may also license our technology, systems and content to others including investment advisors, financial wellness providers, record-keepers, custodians, non-profit institutions and businesses desiring to offer financial wellness services to customers.

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

##### **Methods of Analysis**

Our methodology is based on the key ideas contributed to the theory of finance by Robert C. Merton. Merton was the Research Assistant of Paul Samuelson, the first American to win a Nobel Prize (1970) in economics. In a remarkable series of papers (1970-1974) which included his doctoral thesis while he was teaching at MIT, Merton planted seeds of ideas that would shape the field of finance for the next 45 years. These papers incorporated uncertainty into a widely accepted model of lifetime dynamic consumption. Uncertainty is another word for risk. Dynamic consumption refers to how an individual’s spending varies over time. One of Merton’s last papers incorporated the portfolio selection decision in continuous time. Portfolio selection refers to the best way to diversify a portfolio and hedge its expected risks against its expected returns. Continuous time refers to the idea

that consumer/investor decisions are made continuously, not just at one point in time. Merton's Intertemporal Capital Asset Pricing Model (ICAPM) provided the theoretical rationale for firms like ours to offer such tools as the Financial Life Cycle, the Wealth Pyramid, Functional Asset Allocation, Endogenous Risk Analysis and a family of hedging portfolios that can be combined to match your goals and needs. The ICAPM also provided the theoretical justification for a multifactor investment strategy. The research for which he is most known—and the discovery that led to his Nobel prize in 1997—is the model for options pricing.

Bob Merton's ideas and research continue to shape every area of finance, including financial planning and investment advice for individuals like you. Samuelson once compared Merton's influence to Isaac Newton's impact on physics. A classmate who is also a researcher in the field, recently compared Merton's continuing influence on financial economics to that of both Newton and Einstein.

The multi-factor asset pricing model explains 97-99% of portfolio performance. The evidence is overwhelming that the capital markets for pricing publicly traded 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 because the market has no cost to invest in itself. All investors are the market. This means investing is a zero-sum game. A company like Boeing creates value when 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 and professionals mean when they say "investing is a zero sum game." We do not analyze securities for mispricing because science has demonstrated that it adds little or no value after transaction costs.

### Investment Strategies

Our investment strategies are to capture market returns with broad, low cost, passively managed, multifactor based mutual funds that also incorporate life stage risk hedging. As mentioned previously, the Dimensional Target Date Retirement Income Funds were designed for specifically this purpose under the direction of Robert Merton. Dimensional funds incorporate what are commonly called 1) the market factor, 2) the size factor, 3) the value factor and 4) the quality/profitability factor. To reduce transaction costs and even earn net positive returns, the momentum factor is applied with patient trading when buying or selling individual securities for each fund.

For high-net-worth clients seeking tax reduction strategies we offer access to the Large Cap Index Strategy (LCIS). The LCIS uses tax loss harvesting and gifting strategies with 50 stocks that represent the US large cap market. After expenses, this strategy is expected to outperform its benchmark on an after-tax basis.

For high-net-worth clients we also offer an All Weather Portfolio (AWP) based on hedge fund manager Ray Dalio's risk parity concept.

### Risk of Loss

Investing in securities involves risk of loss that you should be prepared to bear. Some common and more familiar risks faced by investors are individual company risk, market risk, inflation risk, interest rate risk, default risk, sequence of returns risk, currency risk, political risk, mortality risk, morbidity risk and longevity risks. Unrecognized systemic risk can trigger global financial collapse as it did in the Great Depression of 1928-1939 and the Great Recession of 2007-2009. Unexpected systemic risk is usually created by financial innovation.

The Wealth Pyramid and Functional Asset Allocation incorporate strategies to hedge the risks that are inherent in all investment products and solutions. Inflation protected bonds can be purchased to hedge future income against inflation. In certain cases, a Qualified Longevity Annuity Contract can be purchased to hedge longevity risk.

We quantify your unique investor risk profile with a 10 factor Endogenous Risk Analysis which results in an individualized risk score. This number measures 1) the financial risk you can *afford*, 2) the financial risk *required* to achieve your goals and 3) the risk of loss you can psychologically *tolerate*. We use this risk score to design your asset allocation strategy. Another reason why we recommend DFA Target Date Retirement Income Funds is because they have been designed by Merton Miller to manage risk in continuous time.

You should know that in spite of our best efforts to hedge or mitigate risk, 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. We can only say that we will use the best evidence-based solutions of which we are aware, to give you the highest probability of success. You must be aware that you as the investor always assume the risk of loss.

#### 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 PAA or the integrity of PAA's management. We have not experienced any legal or disciplinary events.

#### Item 10 Other Financial Industry Activities and Affiliations

Robert Schumann is the majority owner of Plan & Act Pension Advisors, LLC (PPA), a Colorado limited liability company which provides pension consulting, pension solutions and employee wellness services to small businesses and non-profit organizations. An average of 10 hours per month are spent in this activity. Some clients of PAA are clients or prospective clients of PPA, and vice versa. PAA discloses this conflict of interest when applicable and minimizes it by taking an educational approach. PAA clients are not required to engage PPA for their retirement plan needs.

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

We seek to avoid material conflicts of interest. Accordingly, neither PAA nor its Investment Adviser Representatives nor its team members receive any third party direct monetary compensation (i.e., commissions, 12b1 fees, or other fees) from brokerage firms (custodians) or mutual fund companies. Although we believe that our business methodologies, ethics rules, and adopted policies are appropriate to mitigate material conflicts of interest, and to appropriately manage any material conflicts of interest that may remain, you should be aware that no set of rules can possibly anticipate or relieve all material conflicts of interest. In any event, we will disclose to you any material conflict of interest relating to PAA, its representatives, or any of its employees which could reasonably be expected to impair the rendering of unbiased and objective advice.

##### **Code of Ethics**

We have adopted a Code of Ethics for all supervised persons of the firm. This Code of Ethics describes our high standard of business conduct and fiduciary duty to its you. The Code of Ethics includes provisions relating to the confidentiality of your personal information, a prohibition against 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 PAA must acknowledge the terms of the Code of Ethics annually, or as amended. Additionally, we follow the 21 practice standards established by the nonprofit Center for Fiduciary Excellence (CEFEX) for fiduciary Advisors ([www.cefex.org](http://www.cefex.org)).

##### **Participation or Interest in Client Transactions and Personal Trading**

PAA and its related persons, as a matter of policy, do not recommend to you, or buy or sell in your accounts, securities in which the firm or its related persons have a material financial interest. PAA or individuals associated with us may buy and sell some of the same securities for our own accounts that we buy and sell for you. When appropriate, we or individuals associated with us, will purchase or sell securities for you *before* purchasing or selling the same securities for our own accounts. In some cases, we may buy or sell securities for our own accounts for reasons not related to the strategies recommended and accepted by you. The Code of Ethics is designed to assure that these personal securities transactions will not interfere with making decisions in your best interest 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 your best interest. Nonetheless, because the Code of Ethics permits employees to invest in the same securities as you, there is a possibility that employees might somehow benefit from your market activity. Accordingly, when



applicable, employee trading is monitored under the Code of Ethics, and actions are taken to reasonably prevent conflicts of interest between us and you.

We will disclose to you any material conflict of interest relating to PAA, its representatives, or any of its employees, which could reasonably be expected to impair the rendering of unbiased and objective advice. PAA will notify you in advance of its policies in respect to officers trading for their own accounts including the conflict of interest that arises when recommending securities to you in which PAA 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 PAA. PAA is offered 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 PAA or to you. Furthermore, we receive no client referrals from the broker/custodian we recommend.

The custodian recommended will generally be TD Ameritrade Institutional, a division of TD Ameritrade, Inc., member FINRA/SIPC. Factors influencing the decision include TD Ameritrade’s low costs, financial strength, best execution policy, breadth of no-load mutual funds, no transaction fee products (in particular, indexed ETFs), reduced transaction fee for Dimensional funds, adviser and client support and account statements. As far as we were able to determine, this decision will result in paying competitive commissions and other transaction related expenses across all accounts. We do not receive any portion of these commissions and other transaction related expenses charged by the custodian.

Every 3-5 years we review TDA’s fees and services and compare them to other custodians to determine if our recommendation of TDA is still in your best interest.

Because we deal almost strictly with mutual funds and ETFs, we do not have the opportunity to aggregate the purchase or sale of securities across multiple client accounts.

#### Item 13      Review of Accounts

We are responsible for monitoring your accounts. We will send you an annual reminder that it’s time to update your financial plan. An Advisor (IAR) from our team will oversee the updating of your financial plan for the review and conduct the meeting with you. This Annual Progress Review (APR) meeting and preparation is your opportunity to inform us of any changes in your circumstances that might warrant a change in your investment strategy. A review or change may also be triggered by a vendor review, new information about a particular investment or new academic research that warrants a change in your investment strategy. We will notify you of any such changes.

We provide quarterly review webinar events to which all clients are invited. During these events we review general market trends in the previous quarter and do not provide analysis or recommendations specific to any particular client accounts.

#### Item 14      Client Referrals and Other Compensation

PAA is a fee-only, financial planning 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. PAA does not pay referral or finder's fees, nor does it accept such fees from other firms.

Item 15      Custody

We will not take physical custody of your accounts, securities or money. We will, with your written approval, make arrangements with your account custodian to withdraw our investment advisory 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. We will supply you with an invoice detailing the fee calculation. (See Item 5 for more information.)

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 do not accept discretion over individual accounts, including individual retirement accounts within a 401k plan. We manage client accounts on a non-discretionary basis, which means we require written authorization by either email or a signed order memo.

Item 17      Voting Client Securities

As a matter of firm policy and practice, PAA does not have any authority to and does not vote proxies on your behalf. You retain the responsibility for receiving and voting proxies for any and all securities maintained in your accounts. Because we recommend mutual funds, it is unlikely that you will receive proxies. If you do, you can call us with questions.

Item 18      Financial Information

Registered Investment Advisers are required to provide you with certain financial information or disclosures about your financial condition. PAA has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to you, 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 and investment advisory experience are required. In addition, any individual involved in determining or giving investment advice to you 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, 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, LLC, Salida, CO. April 2011 to present. Approximate hrs per mo: 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**

- ❑ Bachelor of Arts – Wheaton College, IL (2018)
- ❑ Series 65 License (2019)
- ❑ *Former designation:* AIF® - Accredited Investment Fiduciary (2019-2022)

**Business Experience**

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

**Mary Morgan Lawrence**

**Licenses and Education**

- ❑ *Former designation:* Virginia Life and Health Insurance Examination (2020)
- ❑ Bachelor of Arts – University of Pittsburgh, PA (2022)
- ❑ Investment Adviser Representative – Series 65 license (2024)

**Business Experience**

- ❑ Investment Advisor Representative, Financial Stages, LLC dba Plan&Act, Buena Vista, CO. January 2025 to present. Approximate hours per month: 144.

**Cameron B. Moore**

**Licenses and Education**

- Investment Adviser Representative – Series 65 license (2025)
- NAUI Divemaster (2024)
- USPPA PPG 2 Pilot (2024)
- FAA Part 107 for sUAS (2018)

**Business Experience**

- Investment Advisor Representative, Financial Stages, LLC dba Plan&Act, Buena Vista, CO. January 2025 to present. Approximate hours per month: 160.
- Sole Proprietor, The Imagery Box, Austin, TX. February 2018 to April 2024.
- Insurance Claim Adjuster, AllCat Claims Service, Boerne, TX. November 2017 to September 2018.

*Neither PAA nor any management personnel of PAA 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. PAA 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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Date: February 14, 2025

This Brochure Supplement provides information about the qualifications and business practices of FA4Me, LLC dba Plan and Act. If you have any questions about the contents of this Supplement, please contact us at the phone or email listed above. The information in this Supplement has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

*PlanAndAct* is a Colorado Registered Investment Adviser also registered in the state of Florida, Ohio, Michigan, and Texas. Registration of an investment advisor 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 Robert J. Schumann is available on the SEC's website at [www.adviserinfo.sec.gov](http://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, LLC, 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 PAA 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 pro bono. Hours in this activity average 1-2/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 PAA's Compliance Manual and Written Supervisory Procedures.

## Item 7 Requirements for State-Registered Advisers

Same as ADV Part 2A, Item 19.

**Part 2B of Form ADV: Brochure Supplement**

Item 1 Cover Page



912 South Main Street  
PO Box 1582  
Buena Vista, CO 81211-1582

Contact Information

Christopher L. S. Tanner (aka Szymczak)  
Partner, Investment Adviser Representative  
Office Phone: 719-966-5100  
Email: [chris.tanner@planandact.com](mailto:chris.tanner@planandact.com)  
Website: [www.planandact.com](http://www.planandact.com)

Date: February 14, 2025

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

*PlanAndAct* is a Colorado Registered Investment Adviser also registered in the state of Florida, Ohio, Michigan, and Texas. Registration of an investment advisor 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 Christopher L. S. Tanner (aka Szymczak) is available on the SEC's website at [www.adviserinfo.sec.gov](http://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**

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

#### **Business Experience**

- ☐ Investment Advisor 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, LLC, Buena Vista, CO. January 2020 to present. Approximate hours per month: 20.
- ☐ Investment Advisor 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 PAA 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: 719-966-5100. Email: [bob.schumann@planandact.com](mailto:bob.schumann@planandact.com)

## Item 7 Requirements for State-Registered Advisers

Same as ADV Part 2A, Item 19.

**Part 2B of Form ADV: Brochure Supplement**

Item 1 Cover Page



912 South Main Street  
PO Box 1582  
Buena Vista, CO 81211-1582

Contact Information

Mary Morgan Lawrence  
Investment Adviser Representative  
Office Phone: 719-966-5100  
Email: [morgan.lawrence@planandact.com](mailto:morgan.lawrence@planandact.com)  
Website: [www.planandact.com](http://www.planandact.com)

Date: February 14, 2025

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Additional information about Mary Morgan Lawrence is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The searchable CRD # is pending.



## 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.

### **Mary Morgan Lawrence**

#### **Licenses and Education**

- ☐ *Former designation:* Virginia Life and Health Insurance Examination (2020)
- ☐ Bachelor of Arts – University of Pittsburgh, PA (2022)
- ☐ Investment Adviser Representative – Series 65 license (2024)

#### **Business Experience**

- ☐ Investment Advisor Representative, Financial Stages, LLC dba Plan&Act, Buena Vista, CO. January 2025 to present. Approximate hours per month: 144.

## Item 3 Disciplinary Information

Neither Mary Morgan Lawrence nor any management personnel of PAA 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

Mary Morgan Lawrence is involved in no additional business activities.

## Item 5 Additional Compensation

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

## Item 6 Supervision

Morgan Lawrence is supervised by Robert J. Schumann, who is the Chief Compliance Officer  
Phone: 719-966-5100. Email: bob.schumann@planandact.com

## Item 7 Requirements for State-Registered Advisers

Same as ADV Part 2A, Item 19.

**Part 2B of Form ADV: Brochure Supplement**

Item 1 Cover Page



912 South Main Street  
PO Box 1582  
Buena Vista, CO 81211-1582

Contact Information

Cameron B. Moore  
Investment Adviser Representative  
Phone: 210-633-6957  
Email: [service@thepension401k.com](mailto:service@thepension401k.com)  
Website: [www.planandact.com](http://www.planandact.com)

Date: February 14, 2025

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Additional information about Cameron B Moore is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The searchable CRD # is 8041203.

## 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.

### **Cameron B. Moore**

#### **Licenses and Education**

- Investment Adviser Representative – Series 65 license (2025)
- NAUI Divemaster (2024)
- USPPA PPG 2 Pilot (2024)
- FAA Part 107 for sUAS (2018)

#### **Business Experience**

- Investment Advisor Representative, Financial Stages, LLC dba Plan&Act, Buena Vista, CO. January 2025 to present. Approximate hours per month: 160.
- Sole Proprietor, The Imagery Box, Austin, TX. February 2018 to April 2024.
- Insurance Claim Adjuster, AllCat Claims Service, Boerne, TX. November 2017 to September 2018.

## Item 3 Disciplinary Information

Neither Cameron Moore nor any management personnel of PAA 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

Cameron is involved in no additional business activities.

## Item 5 Additional Compensation

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

## Item 6 Supervision

Cameron is supervised by Robert J. Schumann, who is the Chief Compliance Officer  
Phone: 719-966-5100. Email: bob.schumann@planandact.com

## Item 7 Requirements for State-Registered Advisers

Same as ADV Part 2A, Item 19.