

PlanVision

Form ADV Part 2A – Disclosure Brochure

February 2020

This Disclosure Brochure provides information about the qualifications and business practices of PlanVision. If you have any questions about the contents of this Disclosure Brochure, please contact us at (612) 965 4286.

PlanVision is a Registered Investment Advisor with the U.S. Securities and Exchange Commission (“SEC”). Registration of an Investment Advisor does not imply any specific level of skill or training. This Disclosure Brochure provides information about PLANVISION to assist you in determining whether to retain the Advisor.

Additional information about PlanVision and its advisory persons are available on the SEC’s website at www.adviserinfo.sec.gov.

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Item 2 – Material Changes

On January 2020 PlanVision raised its first year rate for individual clients to \$149.

Form ADV 2 is divided into two parts: *Part 2A (the "Disclosure Brochure")* and *Part 2B (the "Brochure Supplement")*. The Disclosure Brochure provides information about a variety of topics relating to an Advisor's business practices and conflicts of interest. The Brochure Supplement provides information about advisory personnel of PLANVISION.

PLANVISION believes that communication and transparency are the foundation of our relationship and continually strive to provide our Clients with the complete and accurate information at all times. We encourage all current and prospective Clients to read this Disclosure Brochure and discuss any questions you may have with us. And of course, we always welcome your feedback. PLANVISION became registered as a Registered Investment Advisor in 2012. The initial disclosure brochure was effective April 12, 2012.

Future Changes

From time to time, we may amend this Disclosure Brochure to reflect changes in our business practices, changes in regulations and routine annual updates as required by the securities regulators. This complete Disclosure Brochure or a Summary of Material Changes shall be provided to each Client annually and if a material change occurs in the business practices of PLANVISION.

At any time, you may view the current Disclosure Brochure on-line at the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. To review the firm information for PLANVISION:

- Click **Investment Advisor Search** in the left navigation menu.
- Select the option for **Investment Advisor Firm** and enter **166311** (our firm's CRD number) in the field labeled "Firm IARD/CRD Number".
- This will provide access to Form ADV Part 1 and Part 2.
- Item 11 of the ADV Part 1 lists legal and disciplinary questions regarding the Advisor.
- In the left navigation menu, Form ADV Part 2 is located near the bottom.

You may also request a copy of this Disclosure Brochure at any time, by contacting us at (612) 965 4286.

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Item 4 – Advisory Services

A. Firm Information

PlanVision (“PLANVISION” or the “Advisor”) is a Registered Investment Advisor with the US Securities & Exchange Commission, which is organized as a Limited Liability Company (LLC) under the laws of the State of Minnesota. PLANVISION was founded in April 2012 and is owned and operated by Mark Zoril. This Disclosure Brochure provides information regarding the qualifications, business practices, and the advisory services provided by PLANVISION.

B. Advisory Services Offered

Financial Planning and Consulting Services – PLANVISION provides advisory services in the form of financial planning services to individuals not affiliated with our Retirement Plan Sponsor clients. Financial planning services do not involve the active management of client accounts, but instead focuses on a client’s overall financial situation. Financial planning can be described as helping individuals determine and set their long-term financial goals, through investments, tax planning, asset allocation, risk management, retirement planning, and other areas. The role of a financial planner is to find ways to help the client understand his/her overall financial situation and help the client set financial objectives.

A financial plan developed for or financial consultation rendered to the Client will usually include general recommendations for a course of activity or specific actions to be taken by the Client. For example, recommendations may be made that the Client start or revise their investment programs, commence or alter retirement savings, establish education savings and/or charitable giving programs. PLANVISION may also refer Clients to an accountant, attorney or other specialist, as appropriate for their unique situation. For certain financial planning engagements, the Advisor will provide a written summary of Client’s financial situation, observations, and recommendations. For consulting or ad-hoc engagements, the Advisor may not provide a written summary. Plans or consultations are typically completed within six months of contract date, assuming all information and documents requested are provided promptly. These can also be on an indefinite basis as well.

Clients are not obligated to implement any recommendations made by the Advisor or maintain an ongoing relationship with the Advisor. If the Client elects to act on any of the recommendations made by the Advisor, the Client is under no obligation to effect the transaction through the Advisor.

Retirement Plan Services - PlanVision offers retirement plan services to retirement plan sponsors and to individual participants in retirement plans. For a corporate sponsor of a retirement plan, our retirement plan services can include, but are not limited to, the following services:

Fiduciary Service and Group Support

PlanVision provides clients with the following Fiduciary Retirement Plan Management Services as a part of our Fiduciary Service and Group Support. Plan sponsors can elect services as either a 3(38) Investment Manager, a 3(21) Fiduciary, or both:

3(38) Investment Manager

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Discretionary Investment Selection Services. PlanVision will monitor the investment options of the Plan and add or remove investment options for the Plan. PlanVision will have discretionary authority to make all decisions regarding the investment options that will be made available to Plan participants. If you elect to utilize PlanVision's Discretionary Fiduciary Management Services, then PlanVision will be acting as an Investment Manager to the Plan, as defined by ERISA section 3(38), with respect to our Fiduciary Management Services, and PlanVision hereby acknowledges that it is a fiduciary with respect to its Fiduciary Management Services. However, in providing the Fiduciary Consulting Services, PlanVision is not the "Administrator" of Client's retirement plan as defined in ERISA.

3(21) Fiduciary

Non-Discretionary Investment Advice. If the plan sponsor does not elect our 3(38) Investment Manager services, PlanVision will provide you with general, non-discretionary investment advice regarding assets classes and investment options, consistent with your Plan's investment policy statement. PlanVision acknowledges that in performing the Fiduciary Consulting Services that it is acting as a "fiduciary" as such term is defined under Section 3(21)(A)(ii) of Employee Retirement Income Security Act of 1974 ("ERISA") for purposes of providing non-discretionary investment advice only. PlanVision will act in a manner consistent with the requirements of a fiduciary under ERISA if, based upon the facts and circumstances, such services cause PlanVision to be a fiduciary as a matter of law. However, in providing the Fiduciary Consulting Services, PlanVision (a) has no responsibility and will not (i) exercise any discretionary authority or discretionary control respecting management of Client's retirement plan, (ii) exercise any authority or control respecting management or disposition of assets of Client's retirement plan, or (iii) have any discretionary authority or discretionary responsibility in the administration of Client's retirement plan or the interpretation of Client's retirement plan documents, (b) and is not the "Administrator" of Client's retirement plan as defined in ERISA.

Both 3(38) and 3(21) include the following:

- Investment Policy Statement Preparation. PlanVision will help you develop an investment policy statement. The investment policy statement establishes the investment policies and objectives for the Plan. You will have the ultimate responsibility and authority to establish such policies and objectives and to adopt and amend the investment policy statement. The IPS will include the development and utilization of an Education Policy Statement. PlanVision will provide a document that helps guide the education and communication of the retirement plan to participants.
- Investment Selection Services. PlanVision will provide you with recommendations of investment options consistent with ERISA section 404(c).
- Investment Due Diligence Review. PlanVision will provide you with periodic due diligence reviews of Plan reports, investment options and recommendations.
- Investment Monitoring. PlanVision will assist in monitoring investment options by preparing periodic investment reports that document investment performance, consistency of fund management and conformation to the guidelines set forth in the investment policy statement and PlanVision will make recommendations to maintain or remove and replace investment options.

- Default Investment Alternative Advice. PlanVision will provide you with non-discretionary investment advice to assist you with the development of qualified default investment alternative(s) (“QDIA”), as defined in DOL Reg. Section 2550.404c-5(e)(4)(i), for participants who are automatically enrolled in the Plan or who otherwise fail to make an investment election. You will retain the sole responsibility to provide all notices to participants required under ERISA section 404(c)(5).
- Individualized Participant Advice. Upon request, PlanVision will provide one-on-one advice to Plan participants regarding their individual situations.

For Fiduciary Consulting Services, all recommendations of investment options and portfolios will be submitted to you for your ultimate approval or rejection. For 3(21) Fiduciary Consulting Services, the retirement plan sponsor client or the plan participant who elects to implement any recommendations made by us is solely responsible for implementing all changes.

PlanVision does not serve as administrator or trustee of the plan. PlanVision does not act as custodian for any client account or have access to client funds or securities (with the exception of, some accounts, having written authorization from the client to deduct our fees).

Non-Fiduciary Services

The services listed here as non-fiduciary would not be included in the list of fiduciary services provided by the Advisor for the purposes of ERISA. Therefore, the Advisor will not be acting as a fiduciary to the Plan as the term “fiduciary” is defined in Section 3(21)(A)(ii) of ERISA when providing these services. The exact suite of services provided to a Plan Sponsor client will be listed and detailed in the Retirement Plan Agreement.

PlanVision provides clients with the following Non-Fiduciary Retirement Plan Consulting Services:

- Participant Education. Advisor will provide education services to the Plan participants about general investment principles and the investment alternatives available under the Plan. Client understands that Adviser’s assistance in participant investment education will be consistent with and within the scope of DOL Interpretive Bulletin 96-1. Education presentations, provided periodically and based upon Clients’ needs and requests, will not take into account the individual circumstances of each participant and individual recommendations will not be provided unless otherwise agreed upon. Plan participants are responsible for implementing transactions in their own accounts.
- Participant Enrollment. PlanVision shall assist in individual and/or group enrollment meetings designed to increase retirement plan participation among employees and investment and financial understanding by the employees.
- Plan Development. PlanVision will assist you with the establishment of a retirement plan by working with you and a selected Third Party Administrator. If you have not already selected a Third Party Administrator, we shall assist you with the review and selection of a Third Party Administrator for the Plan.
- Due Diligence Review. PlanVision will provide you with periodic due diligence reviews of your Plan’s fees and expenses and your Plan’s service providers.

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- Benchmarking. PlanVision will provide you benchmarking services and will provide analysis concerning the operations of the Plan.

Vendor Review and Selection

PlanVision will provide guidance and assistance in helping plan sponsors bid and review their retirement plans. The minimum charge for this service is \$495. We will not bid our group or employee support in these circumstances.

PlanVision is a trade name for PLANVISION's unique and innovative paperless approach to providing one-on-one assistance to Plan Participants and is a part of our Fiduciary Service and Group Support. PlanVision is a customized platform that personalizes, automates, and simplifies the education process. PlanVision produces assessments, surveys and reports to provide the Plan Sponsor and Advisor with information necessary to support the needs of the Plan's Participants. It also integrates fully the CRM System used by PlanVision to support the personal service provided to Plan Sponsor clients and Plan Participants:

PlanVision includes:

- Retirement Plan Notification and Assessment – enables the Participants to determine the level of support they need from the Advisor
- Participant Interaction Survey – enables Participants to provide feedback on customer service provided by their advisor
- Knowledge Assessment – a tool to facilitate interactions for Participant investment assistance
- Annual Retirement Plan Survey – a company-wide survey to provide the Plan Sponsor with an overview of employee understanding of Plan information and investments
- Reporting – customer service and enrollment assessment reports on the health of the Plan

Advisory clients are able to select from the components of our Fiduciary Consulting Services on an individual basis. This allows Plan Sponsors to select only the services that fit the needs of their plan. The individual component services selected by the Plan Sponsors will be listed and detailed in the Retirement Plan Agreement. The fee for each individual service selected will be negotiated and specified in the Retirement Plan Agreement.

Plan Participant and Education Services

We can also meet with individual participants to discuss their specific investment risk tolerance, investment time frame and investment selections. This level of detail in our services is our Plan Participant and Education Services. This includes the following:

- One-on-one personal service.
- Detailed enrollment assistance and guidance for participants.
- On-site or video conference meeting options.
- Customized retirement planning and projections.
- Personal education on retirement planning and other investment topics.
- Small group learning sessions.

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- Proactive outreach to participants for periodic account reviews.
- Transaction assistance for loans, withdrawals, transfers, deferral changes, etc.

Securities and other types of investments all bear different types and levels of risk. Those risks are typically discussed with clients in defining the investment policies and objectives that will guide investment decisions for their qualified plan accounts. Upon request, as part of our retirement plan services, we can discuss those investments and investment strategies that we believe may tend to reduce these risks for a particular client's circumstances and plan participants.

Clients and plan participants must realize that obtaining higher rates of return on investments entails accepting higher levels of risk. Based upon discussions with the client, we will attempt to identify the balance of risks and rewards that is appropriate and comfortable for the client and other employees. It is still the clients' responsibility to ask questions if the client does not fully understand the risks associated with any investment. All plan participants are strongly encouraged to read prospectuses, when applicable, and ask questions prior to investing.

We strive to render our best judgment for clients. Still, PlanVision cannot assure that investments will be profitable or assure that no losses will occur in their portfolios. Past performance is an important consideration with respect to any investment or investment advisor, but it is not necessarily an accurate predictor of future performance.

PlanVision will disclose, to the extent required by ERISA Regulation Section 2550.408b-2(c), to you any change to the information that we are required to disclose under ERISA Regulation Section 2550.408b-2(c)(1)(iv) as soon as practicable, but no later than sixty (60) days from the date on which we are informed of the change (unless such disclosure is precluded due to extraordinary circumstances beyond our control, in which case the information will be disclose as soon as practicable).

In accordance with ERISA Regulation Section 2550.408b-2(c)(vi)(A), we will disclose within thirty (30) days following receipt of a written request from the responsible plan fiduciary or Plan Administrator (unless such disclose is precluded due to extraordinary circumstances beyond our control, in which case the information will be disclosed as soon as practicable) all information related to the Qualified Retirement Plan Agreement and any compensation or fees received in connection with the Agreement that is required for the Plan to comply with the reporting and disclosure requirements of Title 1 of ERISA and the regulations, forms and schedules issued thereunder.

If we make an unintentional error or omission in disclosing the information required under ERISA Regulation Section 2550.408b-2(c)(1)(iv) or (vi), we will disclose to you the correct information as soon as practicable, but no later than thirty (30) days from the date on which we learns of such error or omission.

C. Client Account Management

PLANVISION's services are limited to providing investment advice only and not asset management services to Clients.

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D. Wrap Fee Programs

PLANVISION does not manage or place Client assets into a wrap fee program. Investment management services are provided directly by PLANVISION.

E. Assets Under Management

PLANVISION does not actively manage client assets.

Item 5 – Fees and Compensation

The following paragraphs detail the fee structure and compensation methodology for investment management. Each Client shall sign an Investment Advisory Agreement that details the responsibilities of PLANVISION and the Client.

A. Fees and Billing for Advisory Services

Financial Planning and Consulting Services:

PlanVision is a fee-only financial planning and investment advisory firm. The total charge to individuals not affiliated with our Retirement Plan Sponsor clients, which will be disclosed in the agreement with PLANVISION, depends on the complexity of a client's financial situation. The client will pay us for financial planning service delivered, such as a retirement projection, asset allocation recommendations, fee assessment, insurance needs analysis, education funding review, etc. This charge will never be greater than \$500. This will involve additional updates on a client's investment allocations as necessary, rebalancing suggestions, outreach to verify any modifications in their circumstance that affects their plan, and the ability for clients to contact us directly, at any time and as frequently as they would like to provide assistance with any questions they may have over the subsequent 12 months. **Virtually all of our clients pay \$149.** For clients that want to visit with us in person, there will likely be an additional charge. We offer a money back guarantee for individual clients if they are not satisfied with our recommendations or guidance. They can request their money back by 60 days from their date of payment for the first year of guidance. Our clients purchase our service with credit or debit card and their annual fee of \$149 renews each month after the first 12 months for \$8/month. We do not notify our clients prior to their 12 month renewal at \$8 a month. Clients can cancel their PlanVision guidance any time.

Retirement Plan Services:

Not including the Vendor Review and Selection discussed above, there are two levels of service that fall under our retirement plan services for Plan Sponsors of Qualified and non-Qualified retirement plans. The first is our Fiduciary Service and Group Support and the second is our Plan Participant Education and Service.

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For the Fiduciary Service and Group Support, PlanVision will either charge a fixed annual fee or an annual fee that is calculated as a percentage of the value of plan assets. This fee is negotiable based upon the complexity of the plan, employee turnover, and the level of employer and employee support requested. If PlanVision charges a fixed annual fee and the exact amount of the fixed fee will be specified in the Plan Sponsor agreement with PlanVision. PlanVision may guarantee the fee for a period of time. Also, the amount of the fee may fluctuate based upon the needs of the Plan Sponsor. All changes will require Plan Sponsor approval.

The fee may be charged in advance or in arrears. If PlanVision charges an annual fee based upon the value of the plan assets, the annual fee will not be greater than 1% of the Plan Assets. Whether or not the flat fee or percentage of assets charge is used, the Plan Sponsor can elect to pay this charge or have it paid by the plan assets (plan participant accounts).

The Group Support Fee, if paid by the participants, is paid as a percentage of their account, even if the employer selects to pay it as a fixed annual fee. It is determined by dividing the total annual fee by 4 and then dividing that by the fair market value of total plan assets as of the last business day of the previous billing period, which would be the end of the quarter. That percentage amount is then deducted from each participant's account.

For example, assume an annual PlanVision Fee of \$2,000 and Plan Balance of \$1,000,000. The quarterly charge is \$2,000 divided by 4, or \$500. \$500 is then divided by \$1,000,000, which is .05%. Each participant's account is assessed a charge of .05% for that quarter. Fees are billed in arrears (at the end of the quarter) on a quarterly basis.

Fiduciary Service and Group Support Services are for a term of 12 Months. Either party may terminate services by providing written notice of termination to the other party. If services are terminated within five business days of signing the client agreement any prepaid but unearned fees are promptly refunded to the client at the effective date of termination.

PlanVision, in virtually all cases, will provide both Group Support Services and Plan Participant Education and Service in one total price for the employer. This cost can be as low as \$245.

As of January 1, 2015, the option to purchase Plan Participant Education and Service is not available to new plan sponsor clients of PlanVision. It is only used by two clients of PlanVision. This option is described below.

For Plan Participant Education and Service selected by the participant, we charge a flat rate per participant. This is only charged to active employees, not terminated employees. The fixed fee ranges from \$25 to \$100 per year per participant. (This rate may change based upon special offers, large group purchases, association discounts, etc.)

Account Value	Annual Fixed Fee
\$0 - \$10,000	\$25/year
\$10,001 - \$20,000	\$50/year
\$20,001 - \$50,000	\$75/year
\$50,001 +	\$100/year

Fee collection for the Plan Participant Education and Service does not start for a plan participant until the quarter after enrollment. For example, if a plan participant enrolls on May 2nd, they will not be billed for services until the 3rd quarter, July 1 through October 31st. Fees are billed in arrears (at the end of the billing period) on a quarterly basis.

Plan participants can affirmatively elect this service. Plan participants will have the fee deducted from their retirement account. They will complete the Plan Participant Agreement electronically as part of the Assessment Survey. PlanVision will provide the custodian with written authorization to deduct the fees from the account and pay the fees to PlanVision. We will provide the custodian with a fee notification statement. PlanVision will also provide each participant a brief notice each time a fee is deducted from their account for this service.

There may be cases in which the employer will offer this service to the plan participants so that they pay for it in a way other than as a deduction from their retirement accounts. They can elect to have the deduction taken out of the employee's paycheck and sent to PlanVision on a periodic basis, such as quarterly, or let the participant pay PlanVision directly. The contracting and notice process will be the same for participants.

PlanVision will offer its services to Plan Sponsors with a refund on all advisory fees charged on its Plan Participant and Education Support and Fiduciary Service and Group Support for each 12 month contract year. Each year's refund will only apply to that year and not any prior year. If the Plan Sponsor is not satisfied with the service provided by PlanVision during the first 12 month period after the contract is signed, or any subsequent 12 month period, we will refund all fees paid by the Plan Sponsor and Plan Participants during that contract year back to the employer. The Plan Sponsor is required to notify PlanVision in writing of their request by the anniversary date of the contract. PlanVision will provide an accounting of the fees to be reimbursed and the refund does not apply in years in which the plan is terminated or the employer merges with or is acquired by another employer.

The Advisor's fee is exclusive of, and in addition to brokerage fees, transaction fees, and other related costs and expenses, which may be incurred by the Client. However, the Advisor shall not receive any portion of these

commissions, fees, and costs. The fees are determined after considering many factors, such as the level and scope of the services.

B. Fee Billing and Renewals

For our individual financial clients not in our Plan Sponsor clients, advisory fees are invoiced by the Advisor and are due at the beginning of the engagement with PlanVision. If an individual client wants to continue PlanVision's service after 12 months from their first contract date, they will complete a service agreement at that time. For our participant clients in Plan Sponsor clients, their advisory fees continue until they terminate from service, at which point their service ends, or they elect in writing to discontinue the service.

C. Other Fees and Expenses

Clients may incur certain fees or charges imposed by third parties, other than PLANVISION, in connection with investment made on behalf of the Client's account[s]. The Client is responsible for all custodial and securities execution fees charged by the custodian and executing broker-dealer. The Investment Advisory Fee charged by PLANVISION is separate and distinct from these custodian and execution fees.

In addition, all fees paid to PLANVISION for investment advisory services are separate and distinct from the expenses charged by mutual funds and exchange-traded funds to their shareholders, if applicable, or any other investment security. These fees and expenses are described in each fund's or investment's prospectus. These fees and expenses will generally be used to pay management fees for the funds, other fund expenses, account administration (e.g., custody, brokerage and account reporting), and a possible distribution fee. A Client could invest in these products directly, without the services of PLANVISION, but would not receive the services provided by PLANVISION which are designed, among other things, to assist the Client in determining which products or services are most appropriate to each Client's financial situation and objectives. Accordingly, the Client should review both the fees charged by the fund[s] and the fees charged by PLANVISION to fully understand the total fees to be paid.

D. Advance Payment of Fees and Termination

Either party may terminate the advisory agreement at any time by providing written notice to the other party. If the plan participant terminates the service, they are not charged for the quarter in which they terminate the service. For example, if the plan participant terminates the service as of June 15th, they will not be billed for that quarter. However, it must be administratively feasible to terminate the services based upon the successful processing of the termination request. For both Option A and Option B for Plan Participant Education and Service, the contract and service also terminates upon the participant's separation of service. Neither the Plan Participant or Plan Sponsor (under Option A) will pay the fee for the quarter in which the plan participant terminates, assuming it is administratively feasible to terminate the services based upon the successful processing of the notice to the administrative provider. For example, if an employee terminates employment on June 1, neither the Plan Sponsor (under Option A) or the plan participant will pay that quarter's fee. However, if the employee terminates employment, for example, on the last day of the quarter, it is likely that the participant and/or Plan Sponsor would still be charged for that quarter.

E. Compensation for Sales of Securities

PLANVISION does not buy or sell securities and does not receive any compensation for securities transactions in any Client account, other than the Investment Advisory Fees noted above.

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

PLANVISION does not charge performance-based fees for its investment advisory services. The fees charged by PLANVISION are as described in Item 5 – Fees and Compensation above are not based upon the capital appreciation of the funds or securities held by any Client.

PLANVISION does not manage any proprietary investment funds or limited Partnerships (for example, a mutual fund or a hedge fund) and has no financial incentive to recommend any particular investment options to its Clients.

Item 7 – Types of Clients

PLANVISION offers investment advisory services to Retirement Plan Sponsors and their Participants in Minnesota and other states. That is to say, Plan Sponsors contract with us to provide guidance on matters related to the effective communication and guidance of their retirement plan to staff and the effective ongoing administration and investment lineup of their plan. This involves working with the employees with fiduciary liability and responsibility for the plan and also directly with the plan participants as well.

PLANVISION also works with individuals not affiliated with our Plan Sponsors for financial planning. This guidance for individuals is very similar to the guidance that we provide to the plan participants with our employer based clients; however, they are not employed by one of our plan sponsor clients. These may be former employees of our Plan Sponsor clients or any other person interested in our services. PLANVISION may also provide investment advisory services to corporations, foundations, or other organizations.

The relative percentage each type of Client is available on PLANVISION's Form ADV Part 1. These percentages will change over time. PLANVISION generally does not impose a minimum account size for establishing a relationship.

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

A. Methods of Analysis

PLANVISION primarily employs fundamental analysis methods in developing investment strategies for its Clients. Research and analysis from PLANVISION is derived from numerous sources, including financial media companies, third-party research materials, Internet sources, and review of company activities, including annual reports, prospectuses, press releases and research prepared by others.

As noted above, PLANVISION generally employs a long-term investment strategy for its Clients, as consistent with their financial goals. PLANVISION also promotes using a simplified approach to investing with a heavy emphasis on using passive investments to help investors of all types broadly diversify their portfolios and reduce their management fees.

B. Risk of Loss

Investing in securities involves certain investment risks. Securities may fluctuate in value or lose value. Clients should be prepared to bear the risk of loss. PLANVISION will assist Clients in determining an appropriate

strategy based on their tolerance for risk and other factors noted above. However, there is no guarantee that a Client will meet their investment goals.

Fundamental analysis utilizes economic and business indicators as investment selection criteria. These criteria are generally ratios and trends that may indicate the overall strength and financial viability of the entity being analyzed. Assets are deemed suitable if they meet certain criteria to indicate that they are a strong investment with a value discounted by the market. While this type of analysis helps the Advisor in evaluating a potential investment, it does not guarantee that the investment will increase in value. Assets meeting the investment criteria utilized in the fundamental analysis may lose value and may have negative investment performance. The Advisor monitors these economic indicators to determine if adjustments to strategic allocations are appropriate. More details on the Advisor's review process are included in Item 13.

Each Client engagement will entail a review of the Client's investment goals, financial situation, time horizon, tolerance for risk and other factors to develop an appropriate strategy for managing a Client's account. Client participation in this process, including full and accurate disclosure of requested information, is essential for the analysis of a Client's account. The Advisor shall rely on the financial and other information provided by the Client or their designees without the duty or obligation to validate the accuracy and completeness of the provided information. It is the responsibility of the Client to inform the Advisor of any changes in financial condition, goals or other factors that may affect this analysis.

The risks associated with a particular strategy are provided to each Client in advance of investing Client accounts. The Advisor will work with each Client to determine their tolerance for risk as part of the portfolio construction process. **Past performance is not a guarantee of future returns. Investing in securities and other investments involve a risk of loss that each Client should understand and be willing to bear. Clients are reminded to discuss these risks with the Advisor. For more information on our investment management services, please contact us at (612) 965 4286.**

Item 9 – Disciplinary Information

There are no legal, regulatory or disciplinary events involving PLANVISION or any of its employees.

PLANVISION and its advisory personnel value the trust you place in us. As we advise all Clients, we encourage you to perform the requisite due diligence on any advisor or service provider in which you Partner. Our backgrounds are on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. To review the firm information contained in ADV Part 1, select the option for Investment Adviser Firm and enter **166311** in the field labeled "Firm IARD/CRD Number". This will provide access to Form ADV Parts 1 and 2. Item 11 of the ADV Part 1 lists legal and disciplinary questions.

Item 10 – Other Financial Industry Activities and Affiliations

A. Broker Dealer Affiliation

Neither PLANVISION nor its advisory persons are registered, or have an application pending to register as a broker-dealer.

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B. Other Affiliations

Neither PLANVISION nor its advisory persons are registered, or have an application pending to register, as a futures commission merchant (“FCM”), commodity pool operator (“CPO”), a commodity trading advisor (“CTA”), or an associated person of any such entity.

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

A. Code of Ethics

PLANVISION has implemented a Code of Ethics that defines our fiduciary commitment to each Client. This Code of Ethics applies to all persons associated with PLANVISION. The Code of Ethics was developed to provide general ethical guidelines and specific instructions regarding our duties to you, our Client. PLANVISION and its personnel owe a duty of loyalty, fairness and good faith towards each Client. It is the obligation of PLANVISION associates to adhere not only to the specific provisions of the Code, but also to the general principles that guide the Code. The Code of Ethics covers a range of topics that may include; general ethical principles, reporting personal securities trading, reportable securities, initial public offerings and private placements, reporting ethical violations, distribution of the Code of Ethics, review and enforcement processes, amendments to Form ADV and supervisory procedures. PLANVISION has written its Code of Ethics to meet and exceed regulatory standards. To request a copy of our Code of Ethics, please contact us at (612) 965 4286.

B. Personal Trading with Material Interest

PLANVISION allows our employees to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. PLANVISION does not act as principal in any transactions. In addition, the Advisor does not act as the general Partner of a fund, or advice an investment company. PLANVISION does not have a material interest in any securities traded in Client accounts.

C. Personal Trading in Same Securities as Clients

PLANVISION allows our employees to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients. Owning the same securities we recommend (purchase or sell) to you presents a conflict of interest that, as fiduciaries, we must disclose to you and mitigate through policies and procedures. As noted above, we have adopted, consistent with Section 204A of the Investment Advisers Act of 1940, a Code of Ethics, which addresses insider trading (material non-public information controls) and personal securities reporting procedures. We have also adopted written policies and procedures to detect the misuse of material, non-public information. We may have an interest or position in certain securities, which may also be recommended to you.

In addition, the Code of Ethics governs Gifts and Entertainment given by and provided to the Advisor, outside employment activities of employees, Employee reporting, sanctions for violations of the Code of Ethics, and records retention requirements for various aspects of the Code of Ethics.

D. Personal Trading at Same Time as Client

While PLANVISION allows our employees to purchase or sell the same securities that may be recommended to and purchased on behalf of Clients, at no time, will PLANVISION or any associated person of PLANVISION, transact in any security to the detriment of any Client.

Item 12 – Brokerage Practices

A. Recommendation of Custodian[s]

PLANVISION does not have discretionary authority to select the broker-dealer, custodian, administrator or trustee for custodial and execution services on behalf Client accounts. Where PLANVISION does not exercise discretion to select these providers, PLANVISION may recommend providers to Clients, as appropriate.

Following are additional details regarding the brokerage practices of the Advisor:

- 1. Soft Dollars** - Soft dollars are revenue programs offered by broker-dealers whereby an advisor enters into an agreement to place security trades with the broker in exchange for research and other services. **PLANVISION does not participate in soft dollar programs sponsored or offered by any broker-dealer.**
- 2. Brokerage Referrals** - PLANVISION does not receive any compensation from any third party in connection with the recommendation for establishing an account.
- 3. Directed Brokerage** - Not all investment advisers require their clients to direct brokerage activity through any particular broker-dealer. PLANVISION does not routinely recommend, request, or require that Clients direct PLANVISION as to how to execute brokerage transactions for their accounts. However, some employer clients may implement brokerage accounts and PLANVISION may provide assistance to plan participants in the utilization of such accounts.

B. Aggregating and Allocating Trades

The Advisor does not aggregate Client orders.

Item 13 – Review of Accounts

A. Frequency of Reviews

Formal reviews are generally conducted at least annually or more or less frequently depending on the needs of the Client.

B. Causes for Reviews

In addition to the investment monitoring noted in Item 13.A., each Client account shall be reviewed at least annually. Reviews may be conducted more or less frequently at the Client's request. Accounts may be reviewed as a result of major changes in economic conditions, known changes in the Client's financial situation, and/or large deposits or withdrawals in the Client's account. The Client is encouraged to notify PLANVISION if changes occur in his/her personal financial situation that might adversely affect his/her investment plan. Additional reviews may be triggered by material market, economic or political events.

C. Review Reports

The Client will receive brokerage or account statements no less than quarterly from the trustee or custodian. These statements are sent directly from the custodian to the Client. The Client may also establish electronic access to the custodian's website so that the Client may view these reports and their account activity. Client statements will include all positions, transactions and fees relating to the Client's account[s]. The Advisor may also provide Clients with periodic reports regarding their holdings, allocations, and performance.

Item 14 - Client Referrals and Other Compensation

A. Compensation Received by PLANVISION

PLANVISION is a fee-only advisory firm, who, in all circumstances, is compensated solely by the Client. PLANVISION does not receive commissions or other compensation from product sponsors, broker dealers or any un-related third parties. PLANVISION may refer Clients to various third parties to provide certain financial services necessary to meet the goals of its Clients. Likewise, PLANVISION may receive referrals of new Clients from a third-party.

B. Client Referrals from Solicitors

PLANVISION does not engage paid solicitors for Client referrals.

Item 15 – Custody

PLANVISION does not accept or maintain custody of any Client accounts. All Clients must place their assets with a qualified custodian. PLANVISION Financial will recommend custodians and then clients select their own custodian to retain their funds and securities and direct PLANVISION to utilize that custodian for the Client's security transactions. PLANVISION encourages Clients to review statements provided by account custodian. For more information about custodians and brokerage practices, see Item 12 - Brokerage Practices.

Item 16 – Investment Discretion

PLANVISION does not accept investment discretion over the trading of client accounts. However, if we are selected as a 3(38) Investment Manager for our Plan Sponsor clients, will we have discretion over the investment lineup used by our Plan Sponsor clients.

Item 17 – Voting Client Securities

PLANVISION does not accept proxy-voting responsibility for any Client. Clients will receive proxy statements directly from the Custodian. The Advisor will assist in answering questions relating to proxies, however, the Client retains the sole responsibility for proxy decisions and voting.

Item 18 – Financial Information

Neither PLANVISION, nor its management has any adverse financial situations that would reasonably impair the ability of PLANVISION to meet all obligations to its Clients. Neither PLANVISION, nor any of its advisory persons, has been subject to a bankruptcy or financial compromise. PLANVISION is not required to deliver a balance sheet along with this Brochure as the firm does not collect advance fees for services to be performed six months or more in advance.

Form ADV Part 2B – Brochure Supplement – Mark Zoril

PlanVision

CRD No: 166311

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Plymouth, MN 55447

Phone: (612) 965 4286

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Effective: February 2020

This Brochure Supplement provides information about the background and qualifications of Mark A. Zoril (CRD# **2544722**) in addition to the information contained in the PlanVision (“PLANVISION” or the “Advisor” - CRD #166311) Disclosure Brochure. If you have not received a copy of the Disclosure Brochure or if you any questions about the contents of the PLANVISION Disclosure Brochure or this Brochure Supplement, please contact us at (612) 965 4286.

Additional information about Mr. Zoril is available on the SEC’s Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov.

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Item 2 – Educational Background and Business Experience

Mark A. Zoril is Owner of PlanVision. Mr. Zoril, born in 1965, is a dedicated Portfolio Manager for Client accounts of PLANVISION. Additional information regarding Mr. Zoril’s employment history is included below.

Employment History:

Owner, PlanVision	04/2012 to Present
Financial Advisor, LPL Financial	04/2012 to 02/2013
Financial Advisor, Valic Investment Services Company	10/1998 to 04/2012
The Variable Annuity Marketing Company	09/1994 to 12/2001

Item 3 – Disciplinary Information

There are no legal, civil or disciplinary events to disclose regarding Mr. Zoril. Mr. Zoril has never been involved in any regulatory, civil or criminal action. There have been no client complaints, lawsuits, arbitration claims or administrative proceedings against Mr. Zoril.

Securities laws require an advisor to disclose any instances where the advisor or its advisory persons have been found liable in a legal, regulatory, civil or arbitration matter that alleges violation of securities and other statutes; fraud; false statements or omissions; theft, embezzlement or wrongful taking of property; bribery, forgery, counterfeiting, or extortion; and/or dishonest, unfair or unethical practices. *As previously noted, there are no legal, civil or disciplinary events to disclose regarding Mr. Zoril.* However, we do encourage you to independently view the background of Mr. Zoril on the Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. Select Investment Adviser Search from the left navigation menu. Then select the option for Investment Adviser Representative and enter **2544722** in the field labeled “Individual CRD Number”.

Item 4 – Other Business Activities

Please see Item 10 of this Disclosure Brochure for details regarding Mr. Zoril’s other business activities.

Item 5 – Additional Compensation

Other than the fees detailed in Item 5 and Item 14 of this Disclosure Brochure, Mr. Zoril receives no other compensation related to advisory services provided to clients.

Item 6 – Supervision

Mr. Zoril serves as Owner and Chief Compliance Officer of PLANVISION. Mr. Zoril can be reached at (612) 965 4286.

PLANVISION has implemented a Code of Ethics and internal compliance that guide each employee in meeting their fiduciary obligations to Clients of PLANVISION. Further, PLANVISION is subject to regulatory oversight

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by various agencies. These agencies require registration by PLANVISION and its employees. As a registered entity, PLANVISION is subject to examinations by regulators, which may be announced or unannounced. PLANVISION is required to periodically update the information provided to these agencies and to provide various reports regarding the business activities and assets of the Advisor.

Privacy Policy

Effective: March 20, 2013

Our Commitment to You

PlanVision (“PLANVISION”) is committed to safeguarding the use of your personal information that we have as your Investment Advisor. PLANVISION (also referred to as “we”, “our” and “us” throughout this notice) protects the security and confidentiality of the personal information we have and implements controls to ensure that such information is used for proper business purposes in connection with the management or servicing of our relationship with you. Our relationship with you is our most important asset. We understand that you have entrusted us with your private information, and we do everything we can to maintain that trust.

PLANVISION does not sell your non-public personal information to anyone. Nor do we provide such information to others except for discrete and proper business purposes in connection with the servicing and management of our relationship with you as discussed below.

Details of our approach to privacy and how your personal non-public information is collected and used are set forth in this Privacy Policy.

Why you need to know?
Registered Investment Advisors (“RIAs”) share some of your personal information. Federal and State laws give you the right to limit some of this sharing. Federal and State laws require RIAs to disclose how we collect, share, and protect your personal information.

What information do we collect from you?	
Social security or taxpayer identification number	Assets and liabilities
Name, address and phone number(s)	Income and expenses
E-mail address(es)	Investment activity
Account information (including other institutions)	Investment experience and goals

What sources do we collect information from in addition to you?	
Custody, brokerage and advisory agreements	Account applications and forms
Other advisory agreements and legal documents	Investment questionnaires and suitability documents
Transactional information with us or others	Other information needed to service account

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How we share your information?

RIAs do need to share personal information regarding its clients to effectively implement the RIA’s services. In the section below, we list some reasons we may share your personal information.

Basis for sharing	Sharing	Limitations
<p>Servicing our Clients</p> <p>We may share non-public personal information with non-affiliated third parties (such as brokers, custodians, regulators, credit agencies, other financial institutions) as necessary for us to provide agreed services to you consistent with applicable law, including but not limited to:</p> <ul style="list-style-type: none"> ● Processing transactions; ● General account maintenance; ● Responding to regulators or legal investigations; and credit reporting, etc. 	<p>PLANVISION may share this information.</p>	<p>Clients cannot limit the Advisors ability to share.</p>
<p>Administrators</p> <p>We may disclose your non-public personal information to companies we hire to help administrate our business. Companies we hire to provide services of this kind are not allowed to use your personal information for their own purposes and are contractually obligated to maintain strict confidentiality. We limit their use of your personal information to the performance of the specific service we have requested.</p>	<p>PLANVISION may share this information.</p>	<p>Clients cannot limit the Advisors ability to share.</p>
<p>Marketing Purposes</p> <p>PLANVISION does not disclose, and does not intend to disclose, personal information with non-affiliated third parties to offer you services. Certain laws may give us the right to share your personal information with financial institutions where you are a customer and where PLANVISION or the client has a formal agreement with the financial institution. We will only share information for purposes of servicing your accounts, not for marketing purposes.</p>	<p>PLANVISION does not share personal information.</p>	<p>Clients cannot limit the Advisors ability to share.</p>

<p>Authorized Users</p> <p>In addition, your non-public personal information may also be disclosed to you and persons we believe to be your authorized agent or representative.</p>	<p>PLANVISION does share personal information.</p>	<p>Clients can limit the Advisors ability to share.</p>
<p>Information About Former Clients</p> <p>PLANVISION does not disclose, and does not intend to disclose, non-public personal information to non-affiliated third parties with respect to persons who are no longer our clients.</p>	<p>PLANVISION does not share personal information regarding former clients</p>	<p>Clients can limit the Advisors ability to share.</p>
<p>How do we protect your information?</p>		
<p>To safeguard your personal information from unauthorized access and use, we maintain physical, procedural and electronic safeguards. These include computer safeguards such as passwords, secured files and buildings.</p>		
<p>Our employees are advised about PLANVISION's need to respect the confidentiality of each client's non-public personal information. We train our employees on their responsibilities.</p>		
<p>We require third parties that assist in providing our services to you to protect the personal information they receive. This includes contractual language in our third party agreements.</p>		

Changes to our Privacy Policy.

We will send you notice of our Privacy Policy annually for as long as you maintain an ongoing relationship with us.

Periodically we may revise our Privacy Policy and will provide you with a revised policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.

Questions: You may ask questions or voice any concerns, as well as obtain a copy of our current Privacy Policy by contacting us at (612) 965 4286.