

**ACA/Prudent Investors Planning Corp.**  
**Form CRS – Client Relationship Summary**  
**March 10, 2025**

**Item 1. Introduction:**

ACA/Prudent Investors Planning Corp. is dually registered with the Securities and Exchange Commission (SEC) both as a broker dealer and investment adviser. We are also registered with the Financial Industry Regulatory Authority (FINRA), a member of the Securities Investors Protection Corporation (SIPC) and registered with the Municipal Securities Rulemaking Board (MSRB).

Brokerage and investment advisory services and fees differ, and it is important for you, the retail investors, to understand these differences.

You may access free and simple tools to research firms and financial professionals at [investor.gov/crs](http://investor.gov/crs), which also provides educational materials about broker-dealers, investment advisors and investing.

**Item 2. Relationships and Services:      What investment services and advice can you provide me?**

ACA/Prudent Investors offers brokerage services and investment advisory services to retail investors, depending on your needs and investment objectives. As broker-dealer, ACA/Prudent Investors Planning Corp. acts in the sale of mutual fund shares, variable annuities, money market funds and 529 College Savings Plans. When you open one of these investment accounts, you will pay either an up-front sales charges or have a deferred ‘back-end’ surrender charge. We do not sell individual securities, do not offer wrap accounts, and do not offer recommendations on any particular company common stock or bond. ACA/Prudent Investors Planning Corp. also sells life insurance.

ACA/Prudent Investors Planning Corp. does not hold client assets. All assets are held at the respective Mutual Fund or Variable Annuity Company.

- **Account Monitoring:** While we remain available to assist you, as broker-dealer we do not monitor your account on a daily basis. As Investment Advisor, ACA/Prudent Investors Planning Corp. offers a ‘reallocation service’, where we monitor our clients’ accounts on an ongoing basis and the stock market fluctuations. As your Broker-Dealer or Investment Advisor, we can offer a large variety of Mutual Funds, Variable Annuities and 529 College Savings Plans to our clients. However, some investment companies or insurance companies either do not work with small independent firms or do not offer the customer service we require in order to service our clients. We therefore, as Broker-Dealer and Investment Advisor, select a limited number of investment companies or insurance companies to offer to our clients. This selection is based on the fund fees and expenses, their performance and the quality of their customer service. This selection is not based on any form of compensation received from the Mutual Fund or Variable Annuity companies we select to avoid any possible conflict of interest.

Based on various factors, we make exchanges between the equity funds and fixed account funds. As with any fluctuating account, there are certain risks involved. Consequently, it may be that ACA/Prudent Investors Planning Corp. investment advice will not result in a profit at all times. There is an annual fee for this Investment Advisory Service. Please see Item 3. Fees, Costs, Conflicts and Standard of Conduct for more detail on the Investment Advisory Fee. Please note, this service is optional and only available with certain Investment Companies or Variable Annuity Companies, and/or with individual client strategies. If a client wishes to utilize an investment outside of our limited Mutual Fund or Variable Annuities companies that we use, we will honor that request as the broker-Dealer, if possible, but would be unable to offer our Investment Advisory Service to that client.

- **Investment Authority:** ACA/Prudent Investors Planning Corp. offers non-discretionary investment services whereby we provide advice, but you will ultimately decide which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis. We are limited to exchanges within the investment company’s family of mutual funds or within the separate accounts of an insurance company’s variable annuity. ACA/Prudent Investors Planning Corp. does not have any discretionary authority to exchange between different mutual fund companies or variable annuity companies.

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- **Investment Offerings:** ACA/Prudent Investors Planning Corp. does not have any proprietary products. We are limited to the sale of mutual funds or variable annuities, with the exception of a few investment companies or life insurance companies that have their own captive sales force.
- **Account Minimum and Other Requirements:** ACA/Prudent Investors Planning Corp. does not have any minimum account size or minimum investment requirement. However, some of the mutual funds or variable annuities that you purchase through us do have a minimum initial investment and subsequent investments.

For more information on ACA/Prudent Investors Planning Corp., please view our Form ADV, which includes our Investment Advisory Brochure, which is available at <https://adviserinfo.sec.gov>.

**Key Questions to Ask Your Financial Professional**

It is important that you understand if these services are right for you. You may do so by asking these types of questions:

Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? Why or why not?

How will you choose investments to recommend to me?

What is your relevant experience, including your licenses, education and other qualifications?

What do these qualifications mean?

**Item 3. Fees, Costs, Conflicts and Standard of Conduct:      What fees will I pay?**

As broker-dealer, ACA/Prudent Investors Planning Corp. does not charge any fee for its services. The mutual funds or variable annuities offered have either an initial ‘up-front’ sales charge, sometimes call a ‘sales load’ or a deferred ‘back-end’ surrender charge. These fees apply only to the new dollars being invested. ACA/Prudent Investors Planning Corp. is paid a commission from the mutual fund investment company or variable annuity life insurance company for the sale of their product. There are no fees or charges assessed when exchanges are made within the mutual fund family or separate accounts within the variable annuity. Therefore, you, the retail investor, would not be charged more when there are more exchanges within your accounts, and therefore, there is no incentive to encourage often trades. The mutual fund companies also offer options to reduce the ‘up-front’ sales charges, under their Right of Accumulation or Letter of Intent programs.

Mutual Fund and Variable Annuity investments impose additional fees that will reduce the value of your investment over time.

The most common additional fees and costs include:

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|------------------------|----------------------------|--|
| • Fund management fees | • Account maintenance fees | • Variable Annuity Actuarial Risk fees |
| • Custodian fees       | • 12(b)-1 Service fees     | • Surrender Charges and Sales Charges  |

Please view the mutual fund or variable annuity prospectuses which further explain these fees and expenses.

You will pay fees whether you make or lose money on your investments; these will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you pay.

**Key Questions to Ask Your Financial Professional**

Help me understand how these fees and costs might affect my investments.

If I give you \$ 10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

**What are your legal obligations to me when providing recommendations as my broker-dealer or when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?**

We must abide by certain laws and regulations in our interactions with you. When we provide you with a recommendation as your broker-dealer or act as your investment adviser, we have to act in your best interest and not

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put our interest ahead of yours. At the same time, the way we make money creates conflicts of interest. You should understand and ask us about these conflicts because they can affect the recommendations and investment advice that we provide you. Here are some examples to help you understand what this means:

- ACA/Prudent Investors Planning Corp. does not have any proprietary products, which are investments that are issued, sponsored or managed by us or any affiliates.
- When making a recommendation to you, and acting as your Broker-Dealer and/or your Investment Advisor there is an inherent conflict of interest. As the Broker-Dealer, we may receive a commission when selling the investment product to you and an ongoing 12(b)-1 service fee or asset base commission for servicing your investment account from the mutual fund company or insurance company. This 12(b)-1 service fee or asset based commission is in addition to any normal fee, that may be payable to us per the prospectus by the issuer. This is additional to any Investment Advisory Fee we may receive from you. These payments create an incentive for us to sell you investments that entail such payments and to maintain our relationships with the issuer. Since the amount of compensation that we receive varies among the issuers, we have an incentive to sell you those investments that pay us more compensation. Thus, although there is an inherent conflict of interest, we monitor this to minimize any possible conflict of interest. At ACA/Prudent Investors, we may recommend the same investment vehicles, as your Broker Dealer when investing for growth of capital and as your Investment Advisor. For the optional Investment Advisory Service, there is no additional compensation from the mutual fund or insurance company to ACA/Prudent Investors Planning Corp., nor any additional sales charges, fund fees, or fund expenses to you. When we provide a service to you, we must treat you fairly.
- ACA/Prudent Investors Planning Corp. does not have any revenue sharing agreements, on any investments where the manager or sponsor of any investments or another third party, such as an intermediary, shares with us revenue they earn on those investments.
- ACA/Prudent Investors Planning Corp. does not buy any investments from a retail investor and/or sell any investments to a retail investor, for or from ACA/Prudent Investors Planning Corp's own accounts, respectively. All investment accounts are held at respective mutual fund company or variable annuity company. ACA/Prudent Investors Planning Corp. does not have custody of any clients' accounts.

Our interests can conflict with your interests. When we provide recommendations, we must eliminate these conflicts or tell you about them, and in some cases, take steps to mitigate them. These mitigating steps include reviewing the advantages and disadvantages of the recommendations. This includes any benefits you may receive and any benefits you may be giving up, as well as the fees and charges involved with the recommendations. We must tell you about these conflicts in a way you can understand, so that you can decide whether or not to engage our brokerage or advisory services.

<b>Key Questions to Ask Your Financial Professional</b>
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How might your conflicts of interest affect me, and how will you address them?
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ACA/Prudent Investors Planning Corp. takes every step to avoid conflicts of interest. If any conflict of interest is discovered, it will immediately be addressed and every step will be taken to eliminate the conflict of interest.

**How do financial professionals make money?**

ACA/Prudent Investors Planning Corp., as broker-dealer, receives commissions from the mutual fund investment companies or the life insurance variable annuity companies for the sale of their products. We also receive either 12(b)-1 service fees or asset-based commissions for the service of our clients' accounts.

For the mutual funds, this 12(b)-1 service fee is usually 0.25% per year. For the life insurance company variable annuity products, it is known as an Asset Based Commission and ranges from 0.20% to 0.25% per year.

While there are many Investment Companies and Variable Annuity Companies that we, as a Broker-Dealer and Investment Advisory can use, each having different share classes and management fees, we limit our selection. This

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selection is not only based on performance of the Investment Company or Variable Annuity Company funds and their fee structure, but also includes other factors such as customer service and the ease of doing business with that particular Investment Company or Variable Annuity Company. Therefore, the Investment Companies or Variable Annuity Companies that ACA/Prudent Investors Planning uses may not have the lowest cost to you.

As investment advisor, ACA/Prudent Investors Planning Corp. offers an optional investment advisory service. For this service, we charge an annual fee, based on the account balance on December 31<sup>st</sup> of each year. For new accounts, this Investment Advisory Fee is not imposed until December 31<sup>st</sup> following the first full calendar year of the agreement. The Investment Advisory Fee will be determined annually by the Board of Directors of ACA/Prudent Investors Planning Corp., with a maximum fee of 1.0% on the first \$ 100,000., plus 0.75% on the next \$ 150,000., plus 0.50% on the next \$ 1,750,000. The maximum amount of assets subject to the Investment Advisory Fee is \$ 2,000,000. The more assets in the account, up to the maximum amount of assets subject to the fee, the more your Investment Advisory Fee will be. Please note, this fee is not computed on the basis of a share of the capital gains or capital appreciation of the assets. Please refer to our Form ADV Part 2 Brochure, at <https://adviserinfo.sec.gov>.

ACA/Prudent Investors Planning Corp. does not receive any non-cash compensation. Selecting which mutual fund company or variable annuity product, when considering compensation, can create a conflict of interest. At ACA/Prudent Investors Planning Corp we always put our client's best interest first in determining which product or which mutual fund share class to recommend. As Investment Adviser, ACA/Prudent Investors Planning Corp. receives a fee, from you, the client, based on the December 31<sup>st</sup> value of the account, as mentioned earlier.

The representatives of ACA/Prudent Investors Planning Corp. are not paid any commissions nor are there any sales incentives, which can create a conflict of interest. Our representatives are paid a salary, it is not based on sales performance, the number of clients they service, the products they sell, the revenue the firm earns from the financial professional's advisory service or recommendations or the time and complexity required to meet a client's needs.

**Item 4: Disciplinary History: Do you or your financial professionals have legal or disciplinary history?**

No. ACA/Prudent Investors Planning Corp., and their representatives do not have any disciplinary history.

You can visit [investor.gov/crs](http://investor.gov/crs) and/or the FINRA BrokerCheck for a free and simple search tool to research your financial professionals of ACA/Prudent Investors Planning Corp.

**Key Questions to Ask Your Financial Professional**

As a financial professional, do you have any disciplinary history? For what type of conduct?

**Item 5: Additional Information**

You can find additional information about ACA/Prudent Investors Planning Corp. by viewing the most recent Form ADV at: <https://adviserinfo.sec.gov>.

The primary contact at ACA/Prudent Investors Planning Corp. is Alan C. Achtel. A secondary contact is Robyn Achtel. Both are representatives and investment advisors of the firm. Please feel free to contact either of them if you have any concerns about your account or how you are or may have been treated.

If you would like a copy of our recent Form ADV, our Client Relationship Summary or have any questions on the services or products we offer, please contact us at 732-926-1100, or write us at:

ACA/Prudent Investors Planning Corp. 290 US Highway 22 Suite 201 Green Brook, New Jersey 08812

**Key Questions to Ask Your Financial Professional**

Who is my primary contact person? Is he or she a representative of an investment advisor of a broker-dealer?  
Who can I talk to if I have concerns about how this person is treating me?