Cardinal Retirement Planning, Inc. Client Relationship Summary – Form CRS

Is an Investment Advisory Account Right for You?

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you.

Item 1. Introduction

Cardinal Retirement Planning, Inc., ("CRP", "Firm", "We", "Us", "Our") is an SEC registered investment advisor and provides advisory services for a fee rather than for brokerage commissions. As a retail investor, it is important to understand the differences between services and fees of an investment advisor and a broker-dealer. *Investor.gov/CRS* offers free and simple tools to research firms and financial professionals. Additionally, it 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?

We offer the following investment advisory services to you:

Asset Management: We will offer you advice on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. We will monitor your account on a discretionary basis (we can buy and sell investments in your account without asking you in advance) and/or a non-discretionary basis (you make the ultimate decision regarding the purchase or sale of investments). We do not limit advisors to proprietary products or a limited menu of products and types of investments. CRP requires a minimum of $250,000 to open an account. In certain instances, the minimum account size may be lowered or waived.

Financial Planning: Services will be provided to you based on your selection on the agreement and may include, but are not limited to, a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans that have recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations. Recommendations will be made periodically on an ongoing basis until terminated by either party.

ERISA Services: We serve as a limited scope ERISA 3(21) fiduciary that can advise, help and assist plan sponsors with their investment decisions on a non-discretionary basis. Plans are monitored on an ongoing basis. We have a fiduciary duty to act in the best interest of the Client. The plan sponsor is still ultimately responsible for the decisions made in their plan, though using us can help the plan sponsor delegate liability by following a diligent process.

Additional Information

For more information about our services, we recommend reading our ADV Part 2A Items 4, 5,7 and 10.

Conversation Starters

"Given my financial situation, should I choose an investment advisory service? 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?

We are paid for our services as follows:

Asset Management: The amount paid to our firm and your financial professional generally does not vary based on the type of investments selected on your behalf. The asset-based fee reduces the value of your account and will be generally deducted from your account. Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time. Also, with certain investments such as variable annuities, you may have to pay fees such as "surrender charges" to sell the investment. Fees are billed quarterly in arrears. Our fees vary and are negotiable. Generally, the more assets you have in the advisory account, the more you will pay in total fees. We therefore have an incentive to increase the assets in your account in order to increase our fees. You will also pay a transaction fee when we buy and sell an investment for you. You will also pay fees to a broker-dealer or bank that will hold your assets (called "custody"). You pay our advisory fee even if there were no transactions within the account.

Financial Planning: We charge an hourly fee with either half or $600, whichever is less, payable upon signing the advisory agreement with balance due at plan delivery for project-based consultations. We charge a fixed fee for ongoing consultation with initial fee upon signing the agreement and a quarterly recurring fee thereafter.

ERISA Services: The amount paid to our firm and your financial professional generally does not vary based on the type of investments selected on your behalf. The asset-based fee reduces the value of your account and will be generally deducted from your account. Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time. Also, with certain investments such as variable annuities, you may have to pay fees such as "surrender charges" to sell the investment. Generally, the more assets you have in the advisory account, the more you will pay in total fees. We therefore have an incentive to increase the assets in your account in order to increase our fees. You will also pay fees to a broker-dealer or bank that will hold your assets (called "custody"). You pay our advisory fee even if there were no transactions within the account.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For more information regarding our fees and costs, review ADV Part 2A Item 5.

Conversation Starters
"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 acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

Commissions: Our associated persons may receive commissions from the sale of insurance products and services. This is a conflict of interest because our financial professionals have an incentive to recommend you purchase investments that result in additional compensation to them.

Conversation Starters
"How might your conflicts of interest affect me, and how will you address them?"

Additional Information
Doug Amis has a financial industry–affiliated business as a licensed insurance agent with DAmis, Inc., and less than 10% of Mr. Amis' time is spent in this practice. From time to time, he will offer Clients advice or products from this activity. He receives commissions for the insurance products he sells. Doug Amis also is a tax preparer/assistant with William B. Clark CFP CPA. He spends approximately 5% of his time in this business.

Jacob Yocco has a financial industry affiliated business as an insurance agent with Damis, Inc. Approximately 10% of his time is spent in this activity. From time to time, he offers clients advice or products from this activity. He may receive separate yet typical compensation in the form of commissions for the sale of insurance products.

How do your financial professionals make money?
Investment Advisor Representatives ("IARs") affiliated with CRP will be compensated on Gross Advisory Fees received by CRP for assets under management, financial planning services, ERISA services and solicitor fees. This compensation creates a conflict of interest. The conflict is mitigated or avoided by the fact that CRP has a fiduciary responsibility to place the best interest of the client first and you are not required to purchase any products.

Item 4. Disciplinary History

Do you or your financial professionals have legal or disciplinary history?
No, please visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

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

Item 5. Additional Information

To find additional information about us and to request a copy of the *relationship summary,* please go to www.planwithcardinal.com or send us an email at doug@planwithcardinal.com. If you would like to request up-to-date information as well as to request a copy of the relationship summary, please contact us via phone at 919-439-2114.

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