

SENSIBLE MONEY, LLC
Form CRS – Customer Relationship Summary
June 2020

<p>Item 1 - Introduction</p>	<p>Sensible Money, LLC (SM) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS which also provides educational materials about broker-dealers, investment advisers, and investing.</p>															
<p>Item 2 - Relationships and Services</p> <p>✓ What investment services and advice can you provide me?</p>	<p>We offer investment advisory services to retail investors, including:</p> <p>Juicing® PLAN - An Initial Financial Plan - This is a one-time financial planning process. The primary purpose of the plan is to deliver three retirement readiness stress-tests that help the client decide when they can retire, how much they can withdraw, and what set of actions can potentially improve their outcome. Planning is generally covered over a series of three strategy meetings where data is gathered, analyzed, and written recommendations are developed. Software projections are also used to create various “what if” scenarios to see the impact of various decisions. Upon completion of the Juicing® PLAN, it is the client’s responsibility to engage us for any additional advice or planning steps.</p> <p>Juicing® PLUS - Ongoing Financial Planning with Investment Management - This is an ongoing comprehensive service where financial planning, tax planning and investment management are provided for one rate. Once the client has completed the initial Juicing® PLAN (described above) they then decide if moving into our Juicing® PLUS service package is right for them.</p> <p>Juicing® PLUS plans are prepared and reviewed by a Certified Financial Planner™. SM recommends that clients have between one and four meetings per year, depending on the complexity of the client’s situation. The review process consists of the following elements: an evaluation of the investment strategy considering any change in client circumstances and market conditions; a review of the assets in the portfolio; and discussion with the client as to rebalancing the portfolio, as necessary.</p> <p>Investment advisory accounts under SM control are managed in a discretionary capacity. This means within an agreed upon strategy, SM can make needed changes to the investments without having to consult with the client about each change before it is made. Mutual funds and exchange-traded funds, specifically passively managed and/or index funds, are the most common investment vehicles recommended to build client portfolios. Portfolios are monitored no less frequently than annually in comparison to how well they are in alignment with your goals. SM does not recommend the use of individual stocks, so monitoring individual stock performance is not something we engage in.</p> <p>Additional Information. For more information, please see Form ADV, Part 2A brochure, Items 4 and 7 that can be found at https://adviserinfo.sec.gov/firm/summary/158641.</p> <p>Conversation Starters. Ask your financial professional—</p> <ul style="list-style-type: none"> ✓ 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? 															
<p>Item 3 - Fees, Costs, Conflicts, and Standard of Conduct</p> <p>✓ What fees will I pay?</p>	<p>Juicing® PLAN - An Initial Financial Plan - The typical price is \$6,900; however, prices may range from \$1,000 to \$12,500 depending on the complexity of the client’s situation and will be determined at the onset.</p> <p>Juicing® PLUS - Ongoing Financial Planning with Investment Management - SM reserves the right to charge a minimum annual rate of \$12,500. When charged the minimum rate, if a retail investor has less than \$1,000,000 in total household investable assets managed by the firm, the fee charged will be more than the annual rate listed in the schedule below. Typically, investment management services are charged as a percentage of assets under management based on the tiered schedule shown below. A tiered schedule means the applicable rate applies to all dollars that fall within that range. As an example, for a \$3,000,000 portfolio, a rate of 1.25% applies to the first million, a rate of 1% applies to the second million, and a rate of .75% to the third million.</p> <p style="text-align: center;">SM Tiered Pricing Schedule</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Total Account Value</th> <th>Annual Rate</th> <th>Quarterly Rate</th> </tr> </thead> <tbody> <tr> <td>First \$1,000,000</td> <td>1.25% (125 bps)</td> <td>0.3125%</td> </tr> <tr> <td>\$1,000,001 - \$2,000,000</td> <td>1.00% (100 bps)</td> <td>0.25%</td> </tr> <tr> <td>\$2,000,001 - \$5,000,000</td> <td>0.75% (75 bps)</td> <td>0.188%</td> </tr> <tr> <td>\$5,000,001 +</td> <td>Negotiable</td> <td></td> </tr> </tbody> </table>	Total Account Value	Annual Rate	Quarterly Rate	First \$1,000,000	1.25% (125 bps)	0.3125%	\$1,000,001 - \$2,000,000	1.00% (100 bps)	0.25%	\$2,000,001 - \$5,000,000	0.75% (75 bps)	0.188%	\$5,000,001 +	Negotiable	
Total Account Value	Annual Rate	Quarterly Rate														
First \$1,000,000	1.25% (125 bps)	0.3125%														
\$1,000,001 - \$2,000,000	1.00% (100 bps)	0.25%														
\$2,000,001 - \$5,000,000	0.75% (75 bps)	0.188%														
\$5,000,001 +	Negotiable															

SENSIBLE MONEY, LLC
Form CRS – Customer Relationship Summary
June 2020

<p>Item 3 - Fees, Costs, Conflicts, and Standard of Conduct (cont'd).</p> <p>✓ What fees will I pay? (cont'd).</p>	<p>Additional Client Fees – In addition to the adviser’s fees discussed above, you may incur fees from third parties. These fees may include but are not limited to: brokerage commissions; margin interest; account, transaction, exchange, wire transfer, electronic fund, ticket charges and other fees; taxes on brokerage accounts, securities transactions, or custodial charges.</p> <p>Additional Information. 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. With an asset-based fee, the more assets in your account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account. Please see Form ADV, Part 2A brochure, Item 5 that can be found at https://adviserinfo.sec.gov/firm/summary/158641.</p> <p>Conversation Starter. Ask your financial professional—</p> <p>✓ 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?</p>
<p>✓ 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?</p>	<p><i>When we act as your investment adviser</i>, 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. With an asset-based fee, the firm has a conflict of interest when you ask about certain decisions that involve adding or removing funds from your SM accounts, such as: paying off your mortgage, buying an annuity, or rolling over your 401k.</p> <p>Additional Information. Please see Form ADV, Part 2A brochure that can be found at https://adviserinfo.sec.gov/firm/summary/158641.</p> <p>Conversation Starter. Ask your financial professional—</p> <p>✓ How might your conflicts of interest affect me, and how will you address them?</p>
<p>✓ How do your financial professionals make money?</p>	<p>SM Financial Planning Professionals receive a salary and bonuses. Salaries are evaluated annually and are increased based on a combination of years of experience, credentials, and a pre-defined schedule of total client assets at year-end. A portion of each planning fee is paid for each new plan to compensate the professional for the time it takes to construct that plan. Additional discretionary team bonuses are paid out based on overall firm performance.</p>
<p>Item 4 - Disciplinary History</p> <p>✓ Do you or your financial professionals have legal or disciplinary history?</p>	<p>Yes. Visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p>Conversation Starter. Ask your financial professional—</p> <p>✓ As a financial professional, do you have any disciplinary history? For what type of conduct?</p>
<p>Item 5 - Additional Information</p>	<p>Additional Information. For more information, please see Form ADV, Part 2A brochure that can be found at https://adviserinfo.sec.gov/firm/summary/158641. Also, please visit our website at www.sensiblemoney.com. If you would like additional information or a copy of this disclosure, please call 480-719-7290.</p> <p>Conversation Starters. Ask your financial professional—</p> <p>✓ Who is my primary contact person? Is he or she a representative of an investment-adviser or a broker-dealer?</p> <p>✓ Who can I talk to if I have concerns about how this person is treating me?</p>