BAMBOO WEALTH STRATEGIES

Client Relationship Summary
Bamboo Wealth Strategies (CRD# 170093)

Introduction

Our firm, Spectrum Planning & Advisory Services Inc. d/b/a Bamboo Wealth Strategies, is registered as an investment adviser with the U.S. Securities and Exchange Commission. 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 **Investor.gov/CRS**, which also provides educational materials about broker-dealers, investment advisers, and investing.

Relationships and Services

What investment services and advice can you provide me?
Services: We offer investment advisory services to retail investors, which include individuals and high net worth individuals. These services include investment management and financial planning**.** We work closely with you to identify your investment goals and objectives, as well as risk tolerance and financial situation in order to develop an investment approach.
Accounts, Investments, and Monitoring: We provide services to individual, joint, retirement, trust and estate accounts. We primarily use low-cost diversified exchange-traded funds ("ETFs"), including ETFs in the gold precious metals and commodity sectors, foreign and domestic equities, and mutual funds in constructing portfolios. We may also utilize real estate investment trusts as well as bonds. We do not make available or offer advice with respect to only proprietary products or a limited menu of products or types of investments. As part of our standard services, we monitor portfolios and securities in accounts on a regular and continuous basis. We also offer to meet with you at least annually, or more frequently, depending on your needs.
Investment Authority: We provide our services on a perpetual and discretionary, or non-discretionary, basis. For discretionary advisory services, we execute investment recommendations in accordance with your investment objectives without your prior approval of each specific transaction. For non-discretionary services, recommendations will be made by us, however, any and all trading activity that we recommend must be approved by you before we are able to execute any trades. Our engagement will continue until you notify us otherwise in writing.
Account Minimums & Other Requirements: We do not require an account or relationship size minimum in order for you to open/maintain an account or establish a relationship.
Additional Information: For more detailed information on our relationships and services, please see Item 4 – Advisory Services, Item 13 – Review of Accounts and Item 7 – Types of Clients of our Form ADV Part 2A available via our firm's **Investment Adviser Public Disclosure Page**.
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?*

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?
Asset-Based Fees: Our asset-based fees for investment management range from 0.70% to 1.25% annually based on a tiered schedule. This fee is collected on a quarterly basis and calculated as a percentage of the value of the cash and investments in your account[s] that we manage. This presents a conflict of interest as we are financially incentivized to encourage you to place more assets in your advisory account as you will ultimately pay more in advisory fees.
Hourly Fees: Our hourly fees for financial planning are at a rate of up to $250 to $500 per hour. Hourly fees may be invoiced fifty percent (50%) of the expected total fee or one hundred percent (100%) of the expected total fee upon execution of the financial planning agreement, with any balance due upon completion of the agreed upon deliverable[s]. Hourly fees are negotiable based on the nature and complexity of the services to be provided and the overall relationship with us. We provide you with an estimate for total hours and overall costs prior to engaging us for these services.
Fixed Fees: Our fixed fees for financial planning range from to $1,500 to $20,000. Fixed fees are negotiable based on the nature and complexity of the services to be provided and the overall relationship with us. Project-based financial planning fees may be invoiced fifty percent (50%) of the expected total fee or one hundred percent (100%) of the

expected total fee upon execution of the financial planning agreement, with any balance due upon completion of the agreed upon deliverable[s]. We provide you with an estimate of the total cost prior to engaging us for these services. Ongoing financial planning fees are collected on a monthly or annual basis.

Other Fees & Costs: In addition to our advisory fee, you will also be responsible for custody fees, account administrative fees, fees and expenses related to mutual funds and exchange-traded funds and applicable securities transaction fees.

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. For more detailed information on our fees, please see Item 5 – Fees and Compensation of our Form ADV Part 2A available via our firm's **Investment Adviser Public Disclosure Page**.

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 interests 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 is an example to help you understand what this means.

Some of our financial professionals are licensed as insurance agents through Bamboo Insurance Services, Inc. ("Bamboo Insurance"), an affiliated insurance agency. In addition to our services, your financial professional may offer you insurance products in their separate capacity as an insurance agent of Bamboo Insurance. The fees charged for the implementation of insurance products are separate from our advisory fees, where financial professionals and Bamboo Insurance will earn commission-based compensation for the implementation of an insurance product. Therefore, there is a financial incentive to recommend that you implement insurance through our financial professionals and Bamboo Insurance.

Additional Information: For more detailed information, please see Item 10 – Financial Industry Activities and Affiliations, Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A available via our firm's **Investment Adviser Public Disclosure Page**.

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

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue generated from advisory services, which is distributed consistent with corporate bylaws. This means our financial professionals have an incentive to increase the asset size in the relationship or solicit new business, taking time away from the day-to-day servicing of existing clients.

Disciplinary History

Do you or your financial professionals have legal or disciplinary history?

No. You can visit **Investor.gov/CRS** for a free and simple search tool to research our firm and our financial professionals.

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

Additional Information

You can find additional information about our investment advisory services by viewing our Form ADV Part 2A available via our firm's **Investment Adviser Public Disclosure Page** or by visiting **http://www.bamboowealthstrategies.com/**. You can request up to date information and a copy of our Client Relationship Summary by contacting us at **info@bamboowealth.com** or (619) 289-9670.

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

Material Changes

Exhibit

The following material change has been made to our Form CRS:

- We have amended “What fees will I pay?” to include language for billing of one hundred percent (100%) of a financial plan in advance.