



14255 US Hwy 1 Suite 235
Juno Beach, FL 33458

561.744.9516

April 28th, 2023

Ladies and Gentlemen:

This letter is to inform you of Material Changes to Form ADV, Part 2A for Financial Planning Counselors, Inc. (DBA SmartPlan Investing) and to provide the firm Privacy Policy.

Material Changes since the Last Annual Update dated March 8, 2022:

- There were no material changes in 2022.

A full copy of the Form ADV, Part 2A (Firm Brochure) dated March 16, 2023 is available upon request by calling (561) 744-9516 or writing to us. Should you have any questions, please contact us

Sincerely,

Roy Wiley
President
Financial Planning Counselors, Inc.
(DBA SmartPlan Investing)

RW/dwk
(FPC 2023 ADV Material Change + ADV Offer Letter)