Customer Relationship Summary
Form CRS - April 24, 2026

Item 1. Introduction

Sanctuary Financial Planning, LLC is a registered investment adviser registered with the United States Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for you to understand the 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.

Item 2. Relationships and Services

What investment services and advice can you provide me?

Description of Services: The firm provides investment advisory services to retail investors . We offer Comprehensive Wealth Management, which includes integrated ongoing financial planning and investment management services, and Hourly Financial Planning and Consulting for hourly or short-term engagements. Our services are tailored to meet your unique financial needs, investment objectives, and goals.

With investment management, we provide ongoing management of your investment portfolio, which includes your brokerage accounts maintained by a qualified custodian. We collaborate with you to develop and manage a personalized investment strategy based on your specific financial circumstances and designed to achieve your financial goals.

Financial planning involves an evaluation of your current financial circumstances and projections for the future. Using available data, we analyze cash flows, asset values, and withdrawal plans to create a personalized financial plan. You will receive a detailed written or electronic report with actionable insights and recommendations tailored to your goals.

Monitoring: With Comprehensive Wealth Management, we will regularly monitor your investment accounts. On at least a semi-annual basis, we will review the performance of your accounts and the applied investment strategy to ensure it remains appropriate. You will receive quarterly performance reports through our secure client portal, which include insights regarding your investments and progress toward your goals. We will also review your financial plan and your progress towards your goals at least annually and will update the financial plan to reflect your current financial situation, desired goals, and anticipated future needs.

For Hourly Financial Planning and Consulting, you will receive a written summary of recommendations and 30 days of follow-up support. We do not provide any ongoing review, monitoring, or reporting unless you re-engage us for additional hourly work.

Investment Authority: When we provide investment management, we manage your investment portfolio on a discretionary basis, meaning we can implement changes to your portfolio without advance notice or approval. This allows us to manage your investments efficiently and in alignment with your goals, risk profile, and time horizon. In limited cases we may offer non-discretionary investment management if required by your specific circumstances. Discretionary authority is outlined in the advisory agreement you sign.

Our financial planning recommendations are provided on a non-discretionary basis, meaning you have the option to implement any of the recommendations made in the financial plan. You are not obligated to implement any financial planning recommendations made by us.

Limited Investment Offerings: We will typically recommend mutual funds and exchange-traded funds for client investment portfolios, but we could also recommend other types of investments, when appropriate based on your circumstances. Given the nature of our investment philosophy, we do not offer individual stock selection or analysis or cryptocurrency transactions. We do not offer proprietary products.

Account Minimums and Other Requirements: We do not have a minimum account size requirement.

Additional Information: This is a brief summary of our services. Additional information is available in Item 4 of our Form ADV Part 2A ("Firm Brochure"). See Item 5 below for instructions on how to obtain a copy of our Firm Brochure.

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 & Standards of Conduct

What fees will I pay?

Principal Fees and Costs: How we are paid depends on the type of advisory service we provide. Fees are generally not negotiable, though we may offer discounts, custom fee arrangements, or fee waivers at our discretion. Some clients may have different fee schedules than those described in our Firm Brochure.

For Comprehensive Wealth Management, the annual fee is typically $9,800. We find that through our standardized process, this fee fits most clients' needs. Fees are billed quarterly in advance ($2,450/quarter) and are typically debited directly from your investment accounts. Your billing cycle begins in the month you sign your advisory agreement and continues quarterly from that date.

Hourly Financial Planning and Consulting is billed at our standard hourly rates, ranging from $150 to $550 per hour based on the financial professional providing services. We typically require a minimum of six billable hours for new clients, but we may waive this at our discretion. Returning clients have no minimum and are billed for actual hours worked. Fees are billed monthly in arrears and may be paid via electronic funds transfer through our secure third-party payment processor.

Wrap Fee Programs: We do not offer a wrap fee program.

Other Fees and Costs: In addition to our advisory fees, you may incur other fees and costs, such as custodian fees, account maintenance fees, fees related to mutual funds, or other administrative fees. Please refer to our Item 5 of our Firm Brochure for details on additional 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. Additional information about our fees is available in Item 5 of our Firm Brochure. See Item 5 below for instructions on how to obtain a copy of our Firm Brochure.

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.

Conflicts of Interest: When we charge a fixed or hourly fee, our fees are typically correlated to the degree of complexity involved in managing your account or developing a financial plan. Therefore, we may have an incentive to add additional complexity with respect to your accounts or plan.

Additionally, the custodian we recommend provides us with various products and services that are intended to directly benefit you, us, or both of us. To the extent a custodian provides us with products or services that do not directly benefit you, this creates an incentive to recommend that custodian. To learn how we address this incentive, please refer to Item 12 of our Firm Brochure.

We do not offer proprietary products, do not participate in any revenue sharing or client referral arrangements, or have any other sources of revenue.

CONVERSATION STARTERS

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

How do your financial professionals make money?

We are a fee-only firm, which means the only compensation we receive is from our clients for our advisory services. Our financial professionals receive salaries and bonuses based on the profitability of the firm. This means their compensation is not tied to commissions or the sale of specific investment products. The more clients the firm serves and the more fees the firm earns from advisory services, the more the firm's overall profitability may increase, which can affect bonuses.

Item 4. Disciplinary History

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

No. Visit www.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?

Item 5. Additional Information

Additional information is available in our Firm Brochure. An up-to-date copy of this document, as well as our current Form CRS is available on our website at www.sanctuaryfp.com. You may also call us at (704) 705-8773 to obtain copies of these documents at any time.

CONVERSATION STARTERS

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