

SmartPlan Investing

14255 US Hwy 1, Suite 240
Juno Beach, FL 33408

March 31, 2026

Ladies and Gentlemen:

Investment Advisor Regulations require we provide this letter to you annually.

Listed below please find the Form ADV, Part 2A (Firm Brochure) Material Changes for the Financial Planning Counselors, Inc. (DBA SmartPlan Investing) and the Privacy Policy. A full copy of the Financial Planning Counselors, Inc. Form ADV, Part 2A (Firm Brochure) dated March 19, 2026 is available upon request by calling (561) 744-9516 or writing to us.

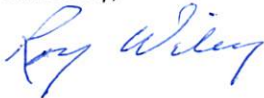
Material Changes since the Last Annual Update

The information below summarizes changes made to our brochure since February 1, 2025.

- We have made no material changes since our last annual update amendment.

Should you have any questions regarding these documents, please contact us.

Sincerely,



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

RW/dwk
(FPC ADV Offer Letter 2026 03 v1.doc)