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Form ADV Part 2

Firm Brochure

January 1, 2019

This brochure provides clients and prospective clients with information about the qualifications and business practices offered by PlanVestor. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. If you have any questions about the contents of this brochure, please contact us at (956) 220-8889 or e-mail at gustavomontemayor3@yahoo.com.

Additional information about PlanVestor is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Material Changes

No material changes.

Item 5: Fees and Compensation

Follow-up meetings after the completion of the initial plan that take less than 30 minutes, whether it is to review the plan, implementation assistance or any other questions, will be billed a minimum of 30 minutes.

The PlanVestor Plan is created based on your goals and objectives, timeframe and risk tolerance and includes up to 3 investment account allocation recommendations, up to 3 college account recommendations, net worth calculation, Social Security estimate if at least 50 years old, mortgage pay-off date, and recommendations.

The Account Allocation fee is per investment account. College saving account recommendations include up to 3 accounts for the fee.

The PlanVestor Plan and Account Allocation fees do not include implementation assistance.

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Item 4 Advisory Business

PlanVestor is an independent financial planner, established in 2014, offering financial planning by the hour as you need it, fees for assets under management, or in 401K plans for businesses. The 401K plans are offered through Vanguard. Financial planning integrates all areas of your finances, from creating a spending plan to planning for education and retirement. You pay for the time spent building your specific financial strategy. My compensation comes from you when hired hourly or through fees for managed accounts. I do not receive any commissions from insurance or other financial products. This truly independent structure allows me to provide you with professional unbiased advice.

Item 5 Fees and Compensation

| Fee Schedule | |
|--|---|
| PlanVestor Plan | \$230 |
| Account Allocation (401K, 403B, College Accounts, TSP, IRA) | \$80 |
| Hourly Fee (minimum 30 minute charge billed in 15 minute increments) | \$80 |
| Assets Under Management | 0.50% (50 basis points) annually billed quarterly |
| For full details please read the PlanVestor ADV Form | |
| Does not include fund fees. | |

Follow-up meetings after the completion of the initial plan that take less than 30 minutes, whether it is to review the plan, implementation assistance or any other questions, will be billed a minimum of 30 minutes.

The PlanVestor Plan is created based on your goals and objectives, timeframe and risk tolerance and includes up to 3 investment account allocation recommendations, up to 3 college account recommendations, net worth calculation, Social Security estimate if at least 50 years old, mortgage pay-off date, and recommendations.

The Account Allocation fee is per investment account. College saving account recommendations include up to 3 accounts for the fee.

The PlanVestor Plan and Account Allocation fees do not include implementation assistance.

The hourly rate is \$80.00 per hour and is based on the actual time involved in meeting with you in person or over the phone, researching and analyzing your current situation, and providing specific recommendations and implementation assistance (if appropriate). Hourly rates are applied to calculate the total cost of the engagement. After the first hour the following hours are prorated in 15 minute increments. Follow-up meetings after the completion of the initial plan that take less than 30 minutes, whether it is to review the plan, implementation assistance or any other questions, will be billed a minimum of 30 minutes. If you decide to hire PlanVestor after our free, no-obligation, get-acquainted meeting, the fee for first hour is paid up front. The rest is due upon completion of our engagement. Fees are not negotiable.

For managed accounts our annual Advisory Fee is an asset-based fee of 0.50% (50 basis points), which will be prorated and billed on a quarterly basis in arrears, based on the Client’s average daily account balance for the prior quarter

multiplied by 0.1250% (i.e., $0.50\% \div 4$). For managed accounts with more than \$100,000 a one-time PlanVestor financial plan is included if requested and 1 hour of household budgeting per year or 1 hour yearly to review your PlanVestor plan. Managed accounts with less than \$100,000 will also pay the hourly rate on top of the management fee for financial planning and budgeting.

PlanVestor offers 2 free hours of financial planning to the surviving spouse of a law enforcement officer killed in the line of duty in Laredo or surviving spouse of a combat veteran killed in action while serving in Operation Iraqi Freedom or Operation Enduring Freedom. The surviving spouse must be a resident of Laredo, Texas.

PlanVestor is only compensated by the client on an hourly or fee basis or through fees on managed accounts. PlanVestor does not receive commissions or any other type of compensation from the recommendation of any financial or insurance products.

For 401K Plan Sponsors PlanVestor charges for total assets per plan sponsor:

| | |
|------------------------------|------|
| Less than \$1 million | .50% |
| Between \$1 and \$5 million | .40% |
| Between \$5 and \$10 million | .30% |
| More than \$10 million | .25% |

The 401K plans are offered through Vanguard and Vanguard takes care of custody, administration, and recordkeeping. My role is to advise the plan sponsor and participants on the 401K plan regarding investment selections, serving as a fiduciary, and answering questions regarding the plan.

Fees paid to PlanVestor are separate from any transactional charges, mutual fund fees, exchange traded fund fees, insurance fees, or any other fees or expenses derived from acquiring or maintaining certain financial or insurance products recommended to the client.

Item 6 Performance-Based Fees

PlanVestor does not charge or accept performance-based fees.

Item 7 Types of Clients

PlanVestor services individual investors and 401K Plan Sponsors. There are no minimum net worth requirements. Investing in securities involves risk of loss of principal and clients should be prepared to bear that risk.

Item 8 Methods of Analysis, Investment Strategies, and Risk of Loss

PlanVestor believes markets are efficient and that it is impossible to consistently beat the market in the long-term because stock prices already reflect all of the available information. The higher transaction and management fees in an active strategy compiled with higher taxes on short term gains make it more difficult to beat the market. PlanVestor employs a passive investment strategy with periodic rebalancing comprised of index funds. Passive investing requires good initial research, patience, a well-diversified portfolio, and periodic rebalancing. There is the potential risk that the broader allocation may at times generate lower than expected returns compared to a specific asset, and that the return on each type of asset class is a deviation from the market return for that asset class. Market risk cannot be diversified away.

To prepare the client's investment strategy or financial recommendations PlanVestor begins by obtaining suitability information. This includes identifying your current financial situation (income, debt, assets), identifying goals and objectives, time horizon, and risk tolerance. Based on the results of the analysis an asset allocation strategy is created to meet your short and long-term goals. PlanVestor incorporates the use of index funds to purchase broad segments

of the market with the intention of long-term appreciation and limited maintenance with periodic rebalancing (at least yearly) to maintain your asset allocation. If you do not provide suitability information PlanVestor cannot recommend any investment vehicles or strategies.

The three pillars to the foundation of a plan are first, have a spending plan that minimizes debt and maximizes savings. Second, ensure you have insurance and an emergency fund. Third, your investment strategy is created based on your time horizon, risk tolerance, goals, and unique interests. Investing in securities should be done with discretionary income. For this reason, it is important to have a solid foundation to help you be consistent in your investment contributions to achieve your goals. Creating the plan is just the beginning, implementing and following the plan for the amount of time necessary to accomplish it is very important. Events in our lives or impulsive decisions can derail it quickly.

Some investment decisions may result in loss, including loss of the original principal invested. Each client must be able to bear the various risk involved in the various investment types, which may include, market, currency, interest rate, liquidity, reinvestment, operational, market, political, natural disasters, and regulatory risk, among others. There are no guarantees regarding the performance of any investment class. PlanVestor does not control the future. Investment and economic "experts" provided with the same information often come to different conclusions. PlanVestor does not guarantee its judgment or investment decisions about particular securities or asset classes will necessarily produce the intended results. PlanVestor advisor's judgment may prove to be incorrect, and a client might not achieve her investment objectives. Securities investing should be performed with discretionary income.

Exchange Trade Funds (ETF), Mutual Funds, and Index Funds carry additional expenses based on their share of operating expenses and brokerage fees. The risks of these holdings reflect the risk of their underlying securities.

Item 9 Disciplinary Information

PlanVestor does not have a criminal or administrative disciplinary record of any kind.

Item 10 Other Financial Industry Activities and Affiliations

PlanVestor does not have any other financial industry activities. I am affiliated with Vanguard for 401K plans and my roles is to serve as a fiduciary for plan sponsors and advice its participants. I am affiliated with Betterment For Advisors to maintain custody of client assets. You may be referred to various professionals such as attorneys, insurance agents, savings institutions, or brokerages to help further your investment strategy. PlanVestor does not guarantee the quality or adequacy of the work provided by these professionals or institutions. PlanVestor does not have an agreement with or receive fees for these informal referrals. Any fees charged by these other entities for their services are completely separate from the fees charged by PlanVestor.

Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

PlanVestor's paramount ethical, professional, and legal duty is to act at all times as a fiduciary to its clients. This means that PlanVestor puts the interests of its clients ahead of its own and carefully manages for any perceived or actual conflict of interest that may arise in relation to its planning services. PlanVestor has adopted a Code of Ethics, which is designed to ensure that we meet our fiduciary obligation to clients, enhance our culture of compliance within the firm, and detect and prevent any violations of securities laws. You will be provided with a copy of my code of ethics upon request.

PlanVestor advisors do not use the platform used by our clients to eliminate any perceptions of potential conflicts of interests.

Item 12 Brokerage Practices

PlanVestor does not maintain custody of your assets that we manage or which we advise, although we may be deemed to have custody of your assets if you give us authority to withdraw advisory fees from your account (see item 15-Custody, below). Your assets must be maintained in an account at a “qualified custodian,” generally a broker-dealer or bank. We recommend that our clients use MTG, LLC dba Betterment Securities, a registered broker-dealer, member SIPC, as the qualified custodian. We are independently owned and operated and are not affiliated with Betterment Securities. Betterment Securities will hold your assets in a brokerage account and buy and sell securities when we and/or you instruct them to. While we recommend that you use Betterment Securities as custodian/broker, you will decide whether to do so and will open your account with Betterment Securities by an entering into an agreement directly with them. We do not open the account for you, although we may assist you in doing so. If you do not wish to place your assets with Betterment Securities, then we cannot manage your account on Betterment For Advisors (defined below).

HOW WE SELECT BROKERS/CUSTODIANS

We seek to recommend a custodian/broker that will hold your assets and execute transactions on terms that are, overall, most advantageous and in-line with our investment philosophy when compared to other available providers and their services. We consider a wide range of factors, including:

- Capability to execute, clear, and settle trades (buy and sell securities for your account) itself or to facilitate such services.
- Capability to facilitate timely transfers and payments to and from accounts.
- Availability of investment research and tools that assist us in making investment decisions.
- Quality of services.
- Competitiveness of fees and costs.
- Reputation, financial strength, and stability.

YOUR BROKERAGE AND CUSTODY COSTS

For our client’s accounts that Betterment Securities maintains, Betterment Securities generally does not charge you separately for custody services, but is compensated as part of the Betterment For Advisors (defined below) platform fee, which is a percentage of the dollar amount of assets in the account in lieu of commissions. We have determined that having Betterment Securities execute trades is consistent with our duty to seek “best execution” of your trades. Best execution means the most favorable terms for a transaction based on all relevant factors, including those listed above (see “How we select brokers/custodians”).

SERVICES AVAILABLE TO US VIA BETTERMENT FOR ADVISORS

Betterment Securities serves as broker dealer to Betterment For Advisors, an investment and advice platform serving independent investment advisory firms like us (“Betterment For Advisors”). Betterment For Advisors also makes available various support services which may not be available to Betterment’s retail customers. Some of those services help us manage or administer our clients’ accounts, while others help us manage and grow our business. Betterment For Advisors support services are generally available on an unsolicited basis (we don’t have to request them) and at no charge to us. Following is a more detailed description of Betterment For Advisors support services:

1. **SERVICES THAT BENEFIT YOU.** Betterment For Advisors includes access to a range of investment products, execution of securities transactions, and custody of client assets through Betterment Securities. Betterment Securities’ services described in this paragraph generally benefit you and your account.
2. **SERVICES THAT MAY NOT DIRECTLY BENEFIT YOU.** Betterment For Advisors also makes available to us other products and services that benefit us, but may not directly benefit you or your account. These products

and services assist us in managing and administering our clients' accounts, such as software and technology that may:

- Assist with back-office functions, recordkeeping, and client reporting of our clients' accounts.
 - Provide access to client account data (such as duplicate trade confirmations and account statements).
 - Provide pricing and other market data.
 - Assist with back-office functions, recordkeeping, and client reporting.
3. **SERVICES THAT GENERALLY BENEFIT ONLY US.** By using Betterment For Advisors, we will be offered other services intended to help us manage and further develop our business enterprise. These services include:
- Educational conferences and events.
 - Consulting on technology, compliance, legal, and business needs.
 - Publications and conferences on practice management and business succession.

OUR INTEREST IN BETTERMENT SECURITIES' SERVICES

The availability of these services from Betterment For Advisors benefits us because we do not have to produce or purchase them. In addition, we don't have to pay for Betterment Securities' services. These services may be contingent upon us committing a certain amount of business to Betterment Securities in assets in custody. We may have an incentive to recommend that you maintain your account with Betterment Securities, based on our interest in receiving Betterment For Advisors and Betterment Securities' services that benefit our business rather than based on your interest in receiving the best value in custody services and the most favorable execution of your transactions. This is a potential conflict of interest. We believe, however, that our selection of Betterment Securities as custodian and broker is in the best interests of our clients. Our selection is primarily supported by the scope, quality, and price of Betterment Securities' services (see "How we select brokers/custodians") and not Betterment For Advisors and Betterment Securities' services that benefit only us.

Item 13 Review of Accounts

PlanVestor does not review held-away accounts (not in the Betterment Securities platform). It is recommended financial plans be reviewed at least yearly and managed investments quarterly or when there are significant market fluctuations to rebalance the accounts. This can be done at the client's request. Rebalancing serves to maintain the recommended asset allocation. Accounts held with Betterment Securities will be reviewed quarterly or at a minimum yearly or more often as required by the client.

Item 14 Client Referrals and Other Compensation

PlanVestor does not receive any other compensation for planning services beyond what is paid by the client. PlanVestor does not have any agreements with any client or other third party to compensate them for client referrals.

Item 15 Custody

Under government regulations, we are deemed to have custody of your assets if, for example, you authorize us to instruct Betterment Securities to deduct our advisory fees directly from your account. Betterment Securities maintains actual custody of your assets. Your statements will be available for you to review on the activity section of your Betterment For Advisors account portal. You will also receive account statements directly from Betterment Securities at least quarterly at www.bettermentsecurities.com. You should carefully review those statements promptly.

Item 16 Investment Discretion

PlanVestor for managed accounts, if agreed to by the client, is able to independently initiate changes to a client's portfolio allocation resulting in buys and sells of securities without securing prior approval. PlanVestor is not

authorized to withdraw any money, securities, or other property either in the client's name or otherwise. PlanVestor can independently initiate changes to the portfolio allocation, resulting in buys and sells of securities on the client's behalf without securing prior approval. As a result, transactions may result in taxable gains or losses in a client's account, as well as payment of commissions and other transaction costs. The granting of such authority will be evidenced by the Client's execution of an Investment Advisory Agreement containing all applicable limitations to such authority. All discretionary trades made by PlanVestor will be in accordance with each Client's investment objectives and goals.

Item 17 Voting Client Securities

PlanVestor does not vote your client proxies. Therefore, you maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the investment assets. You will instruct the qualified custodian to forward to the copies of all proxies and shareholder communications relating to your investment assets.

If you would like our opinion on a particular proxy vote, you may contact us at the number listed on the cover of this brochure. In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you.

Item 18 Financial Information

PlanVestor's fee schedule and business model do not require the disclosure of a balance sheet.

Item 19 Professional Credentials

Please refer to ADV Part 2B.



Part 2B Brochure Supplement

8791 Snow Falls Drive

Laredo, Texas 78045

Telephone: (956) 220-8889

www.PlanVestor.com

This brochure supplement provides information about Gustavo Montemayor that supplements the PlanVestor brochure. You should have received a copy of that brochure. Please contact PlanVestor at (956) 220-8889 if you did not receive the PlanVestor brochure or if you have any questions about the contents of this supplement. Additional information about PlanVestor is available on the SEC's website at www.adviserinfo.sec.gov

Item 2 Educational Background and Business Experience

Gustavo Montemayor (Founder, Advisor)



Master of Business Administration from Texas A&M International University

Bachelor of Business Administration from Texas A&M International University

Associate's in Intelligence Operations from Cochise College

Contact Information: Phone# (956) 220-8889
e-mail: gustavo@planvestor.com

I hope my service and knowledge meet your needs and expectations.

Item 3 Disciplinary Information

Gustavo Montemayor does not have a criminal or administrative disciplinary record of any kind.

Item 4 Other Business Activities

Gustavo Montemayor does not have any other financial industry activities. I am affiliated with Betterment Securities for custody of your assets and Vanguard for 401K plans and my roles is to serve as a fiduciary for plan sponsors and advice its participants. You may be referred to various professionals such as attorneys, insurance agents, savings institutions, or brokerages to help further your investment strategy. Gustavo Montemayor does not guarantee the quality or adequacy of the work provided by these professionals or institutions. Gustavo Montemayor does not have an agreement with or receive fees for these informal referrals. Any fees charged by these other entities for their services are completely separate from the fees charged by PlanVestor. I am employed full time with the US Border Patrol as an agent.

Item 5 Additional Compensation

There is no additional compensation besides the hourly rate or fees collected from managed accounts or 401K plans.

Item 6 Supervision

Gustavo Montemayor ensures the strategies and recommendations are in line with the needs of the investor and internal policies expressed in Part 2 of Form ADV when formulating each individual plan.