Stages Planning Group, LLC Form ADV Part IIa

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CRD: 172232

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This brochure provides information about the qualifications and business practices of Stages Planning Group, LLC and its supervised persons. If you have any questions about the content of this brochure, contact us at (717) 430-8914 or lou@stagesplanning.com.

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. Additional information about Stages Planning Group, LLC is also available on the SEC's website at www.adviserinfo.sec.gov.

Stages Planning Group, LLC is a
Pennsylvania Department of Banking and Securities

And

Virginia State Corporation Commission / Division of Securities and Retail Franchising
Registered Investment Adviser

Registration does not imply any level of skill or training.

Item 2. Material Changes
Updated AUM in Item 4.

Item 3. Table of Contents

Item 4: Advisory Business

This Disclosure Brochure describes the business of Stages Planning Group, LLC (Stages). Certain sections will also describe the activities of *Supervised Persons*. *Supervised Persons* are any of Stages' officers, partners, directors (or other persons occupying a similar status or performing similar functions), or employees, or any other person who provides investment advice on Stages' behalf and is subject to Stages' supervision or control. Stages Planning Group, LLC was formed in 2014 as a Financial Planning-Only Investment Adviser and started its operations in July 2014. Stages is wholly owned by Louis Leyes.

Representatives of Stages provide financial planning, organizing, and consulting services in addition to investment asset management. We provide these services to individuals, families, businesses, retirement plans and non-profit entities. Prior to engaging Stages to provide any of the foregoing services, the client is required to enter into one or more written agreements with Stages setting forth the terms and conditions under which Stages renders its services (collectively the "Agreements"). Each individual client relationship is treated differently. Neither a financial plan nor an investment strategy is one-size-fits-all – each plan and portfolio is matched to the client's objectives, considering their willingness and ability to withstand risk (in investments, but also in life events). The plans we deliver reflect that customization.

While Stages does not perform tax or estate planning work directly, the financial planning process of discovery and projections allows Stages to assist the clients' other professionals in creating and implementing a complete plan.

Financial Planning Services

Stages may provide its clients with a broad range of financial planning and consulting services. These services may cover some or all the following components, as mutually agreed upon: business planning, investments, retirement, education funding, long-term care funding, tax and estate planning, and others – each based solely on the needs and desires of the clients, as discussed during our meetings together.

In performing its services, Stages is not required to verify information received from the client or from the client's other professionals (e.g., attorney, accountant, etc.) and is expressly authorized to rely on such information. As a result of the planning process, Stages may recommend investment or insurance products in support of the plan's objectives and may also recommend the services of one or more other professionals to assist with the implementation of the plan. Neither Stages, nor its representatives, receives any compensation from such referrals. The client is under no obligation to act upon any of the recommendations made by Stages under a financial planning or consulting engagement, or to engage the services of any such recommended professional, including Stages itself. The client retains control over all implementation decisions and is free to accept, modify or reject any of Stages' recommendations. Clients are advised that it remains their responsibility to promptly notify Stages if there are any changes in their financial situation or investment objectives for the purpose of reviewing, evaluating, or revising Stages' previous recommendations and/or services.

Investment Management Services

Stages provides portfolio design and management services, utilizing independent custodians for custody of client assets. These assets are held in the clients' names, in various account types, such as IRAs, 401(k)s, trusts, individual or joint accounts (to name a few). No assets of any client are co-mingled with those of another. Custodians may include but are not limited to SEI and/or Altruist for individuals, and Ascensus or PCS/Schwab for corporate retirement plans.

As with the Financial Planning Services above, the client is under no obligation to act upon any of the investment recommendations made by Stages. The client retains control over all such implementation decisions and is free to accept, modify or reject any of Stages' recommendations. Clients may request that Stages restrict investment in certain areas, geographies, sectors, industries and/or specific securities. If restrictions become impractical to implement, Stages will decline to open the account.

The firm manages approximately $87,171,024 of discretionary assets and $5,707,714 of non-discretionary assets as of December 31, 2025.

Termination of Services

Either party to Investment Management or Financial Planning contracts may terminate the relationship with 30 days' notice. Since fees are earned in arrears (that is, billing follows service), Stages reserves the right to bill all earned, prorated fees from the start of the billing period until termination of the account(s).

Item 5. Fees and Compensation

We are Fee-Only. Stages offers its services on a fee-only basis, which may include one or more of the following: planning fees, fees as a percentage of assets managed, hourly and/or fixed consultation fees. All fee structures are determined based on the complexity of the work to be performed. All fees are clearly disclosed to the clients prior to engagement.

Financial Planning Fees

Stages may charge a fixed fee and/or hourly fee for financial planning and consulting services. These fees are determined based on:

- the level and scope of the services
- the professional(s) or team rendering the services planning and/or
- the totality of the client relationship with the firm.

Planning services generally range from $4,000 to $12,000 on a fixed-fee basis and/or $450 per hour for hourly engagements. The total fee quoted is based on the complexity of the client's situation and scope of services provided.

Some clients may pay us lower fees than stated above, based on Stages' discretion. Fees may be negotiable. Clients may find lower fees at other institutions as well.

Prior to engaging Stages to provide financial planning and/or consulting services, the parties enter into a written agreement setting forth the terms and conditions of the engagement. Generally, Stages requires some of the financial planning fee (estimated hourly or fixed) to be paid upon entering the written agreement. This amount is fully refundable in the event Stages does not satisfactorily complete and deliver the financial plan within 90 days. This deadline can be extended by mutual agreement.

Factors affecting the complexity of a planning engagement may include but are not limited to:

- number of accounts to be incorporated/analyzed/optimized
- scope of assets to be considered / evaluated
- estate goals
- presence of real estate investment properties
- unique tax, trust or other family situations
- business ownership considerations

A typical/sample financial planning (only) engagement is structured in one of the following ways (amounts are for illustration and will vary based on the complexity of the situation):

Flat fee example - $4,000-12,000 (one-time plan development fee), with $1,200 paid at agreement signing and the balance due upon completion. The fee is determined in advance based on expected complexity. The fee is fully refundable for up to 5 business days after signing and upon written request for agreement cancellation.

- Or -
Hourly fee example – $1,350 (3 hours) paid at agreement, and the balance is due at plan delivery, billed at $450 per hour (2026). Plans typically take 12-25 hours to complete. Clients may request a prorated refund of the retainer at any time until it is exhausted. If a client does request a refund, the advisor will provide documentation of time spent and offer the (incomplete) work product generated to that point.

Following the initial plan delivery and implementation phase, which typically takes about a year, clients may elect to engage Stages to provide ongoing oversight of the financial plan & implementation process:

Ongoing Plan Monitoring - $250-500 per month – OR - $3-6,000 per year, billed in arrears.

At each part of our engagement, (initial plan, ongoing monitoring, plan updates, etc…) fees are based on the complexity of the client's financial situation, using factors like those stated above.

In no case does Stages charge a fee in advance for work to be performed or completed more than 6 (six) months in the future. Any unearned fees will be returned if a client terminates service.

Financial planning fees are billed to the client directly (to be paid by credit card, debit card or check), or if agreed in advance, they may in be deducted from non-qualified accounts managed by Stages. Planning fees can not be debited from IRAs or other qualified accounts. Recurring planning fees may be paid monthly, quarterly, or annually, billed in arrears.

Delivery of this brochure is required of Stages to inform the Client of our business practices. If the brochure has not been delivered at least 48 hours prior to the signing of the engagement agreement, the client is entitled to cancel the contract for up to a full five (5) business days without penalty.

Asset Management Fees
For accounts held at SEI and Altruist, Stages bills fees for monthly in arrears. Fees are calculated based on the average daily balance of the account for the previous month. In the event of an account transfer during a month, earned but unpaid fees will be deducted prior to transfer. Fees are generally deducted from the client's accounts within 10 days of the end of the calendar month. For retirement plan accounts held at PCS Retirement and Ascensus, fees are calculated and billed quarterly in arrears.

Clients may choose to pay asset management fees directly rather than from investment accounts.

To remain in compliance with the Pennsylvania Department of Banking and Securities regulations (Sec. 303.042), the following procedures are incorporated into our agreements and practices.

Prior to having fees deducted via a qualified custodian:

a.) Clients provide positive written authorization (on the custodian paperwork and reinforced in the Investment Advisory Agreement) for Stages to debit fees directly from the investment accounts.

b.) Stages sends the qualified custodian written notice of the fee to be deducted from each client account

c.) Stages provides the client an invoice or statement indicating the fee charged, the formula(e) used to calculate the fee, the period covered and the amount of assets under management on which the fee was based.

Asset Management Fee Schedule

Family Assets	Non-Planning Client	Planning Client
$0-$999,999	1.2%	1.0%
$1,000,000-$1,999,999	1.0%	0.8%
$2,000,000+	0.75%	0.6%

Asset Management Fees are quoted annually and billed monthly. For example, a $250,000 account for a non-planning client will be billed 1/12 of 1.2% or 0.1% per month. Fees may be negotiable based on the individual situation

Fees Charged by Financial Institutions

Financial Institutions / custodians may charge separate fees, including trading (ticket) charges, custodial or platform fees, minimum account fees, paper statement fees and/or closing fees. For example, SEI charges each account 0.1% per year (billed quarterly, with a maximum fee of $250 per quarter per account) for trading, custody, performance reporting, statements, etc. (This fee applies only to certain non-SEI holdings.)

Stages is only able monitor the implementation of investment management recommendations outside of our chosen custodians if the client has arranged for and/or furnished Stages with all information and authorizations regarding accounts with appropriate financial institutions. Typically, this is achieved by the client establishing links to outside accounts through the portals available to our (such as eMoney or SEI Connect).

In no case may Stages, its employees or its representatives hold or maintain client user credentials.

Clients may incur certain charges imposed by other third parties such as expense ratios imposed directly by a mutual fund or ETF, which are disclosed in the fund's prospectus (e.g., fund management fees and other fund expenses), odd-lot differentials, transfer taxes, ticket charges, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Additionally, for assets outside of any wrap fee programs, clients may incur brokerage commissions and transaction fees. Such charges are exclusive of Stages' fee and disclosed by separate agreements with those Financial Institutions.

Fee Debit for Asset Management

Stages directly debits client accounts for management fees per the agreed-upon schedule with specific permission required from each client/household. Direct invoicing of investment management fees is available upon request. In some cases, clients will agree to pay Financial Planning fees from investment accounts. Note that these fees can ONLY come from non-qualified (i.e. non-IRA) accounts. All fees are billed and collected in arrears.

Fees for Management: Partial Periods of Service

Since fees are calculated based on average daily balance, a partial month of management will only be billed for days in which money was in an account. The Agreement between Stages and the client will continue in effect until terminated by either party pursuant to the terms of the Agreement. Stages' fees are prorated through the date of termination and any remaining balance is charged or refunded to the client, as appropriate (refunds are unlikely, as we only bill in arrears – for work already done). Please note that it is typical for custodians to charge an account closing fee, which is deducted from an account upon transfer to another entity.

Item 6. Performance-Based Fees and Side-by-Side Management

Stages does not provide any services in exchange for performance-based fees. Performance-based fees are those based on a share of capital gains on or capital appreciation of the assets of a client. For example, a fee structure might be "2%+20" often used by hedge funds. Those funds charge 2% of the balance, PLUS 20% of the growth of the account, in a given year.

Item 7. Types of Clients

Stages provides its services to individuals, pension and profit-sharing plans, trusts, estates, corporations, non-profit corporations and groups, and business entities. **There is no minimum required investable asset level or income requirement** to become a Stages client. Clients are accepted on an individualized basis when we truly believe we can make a difference. Plans and advice are always specifically tailored to each client situation.

Item 8. Methods of Analysis, Investment Strategies, and Risks of Loss

Methods of Analysis
The method most used by Stages in developing portfolios is Fundamental Analysis combined with Modern Portfolio Theory, which involves analysis of funds, ETFs or other investment instruments based on several factors. In the case of individual securities, factors include financial statements, potential for growth based on market trends, strength of management, sector/industry outlook and (if appropriate) dividend performance.

In the case of mutual funds and ETFs, these factors include manager tenure and resume, individual holdings profiles, turnover, risk/reward ratios, upside/downside capture, performance relative to peer group or investment category, and tax efficiency.

There are risks inherent in relying on these methods of analysis. These principal risks may include (1) the fact that all the data is historical and may not continue to follow expected patterns; (2) the age of data (the information may not be timely enough), (3) a divergence between the expected outcomes based on the metrics and actual performance, due to additional unforeseen factors, and others.

Investment Strategies
Stages helps its clients implement an investment strategy based on the client's risk tolerance and specific goals, measured through conversations, tools, and other methods that allow us to arrive at an appropriate asset allocation.

As a holistic advisor to many of its clients, Stages also reviews external portfolios to ensure they support the overall strategy. Stages believes that much of the risk and return in a client's portfolio is derived from the asset classes that the portfolio contains.

Within our portfolio management process, we evaluate each holding in our client models periodically against the factors above. While Stages does not make individual stock recommendations to its clients, we recognize that clients may wish to buy a specific company in their accounts, and we will weigh the risks vs. reward potential for that specific instrument. The ultimate decision on individual holdings belongs to the client. When stocks are requested by a client, we encourage clients to identify their "sell price" – both above and below the purchase price. If a client does not provide those prices, Stages will not sell the holding unless directed to do so.

Risks of Loss

Mutual Funds and Exchange Traded Funds (ETFs)

All investments involve risk, including the loss of principal. Mutual fund and ETF owners are subject to the risks stemming from the individual issuers of the fund's underlying portfolio securities. Shareholders are also liable for taxes on any capital gains, as mutual funds and ETFs are required to distribute capital gains if they sell securities for a profit that cannot be offset by a loss.

Shares of mutual funds are generally distributed and redeemed on an ongoing basis by the fund itself or a broker acting on its behalf. The trading price at which a share is transacted is equal to a fund's stated daily per share net asset value ("NAV"), plus any shareholders fees (e.g., sales loads, purchase fees, redemption fees). The per-share NAV of a mutual fund is calculated at the end of each business day, although the actual NAV fluctuates with intraday changes to the market value of the fund's holdings. The trading prices of a mutual fund's shares may differ significantly from the NAV during periods of market volatility, which may, among other factors, lead to the mutual fund's shares trading at a premium or discount to NAV. Some mutual funds are traded less frequently; these are known as "interval funds" since redemption of such funds are accepted at defined intervals (such as quarterly, monthly or other periodic time frame). These funds are still valued daily. Interval funds may not be appropriate for all investors based on their more limited liquidity.

Shares of ETFs are listed on securities exchanges and transacted at negotiated prices in the secondary market. Generally, ETF shares trade at or near their most recent NAV, which is generally calculated at least once daily for indexed-based ETFs and more frequently for actively managed ETFs. However, certain inefficiencies may cause the shares to trade at a premium or discount to their pro rata NAV. There is also no guarantee that an active secondary market for such shares will develop or continue to exist. Generally, an ETF only redeems shares when aggregated as creation units (usually 50,000 shares or more). Therefore, if a liquid secondary market ceases to exist for shares of a particular ETF, a shareholder may have no way to dispose of such shares.

The main risk associated with mutual funds and ETFs is overall market risk, which includes broad market shifts based on sentiment or events, rather than actual underlying company performance. Therefore, funds may experience losses not specifically tied to the holdings within these funds. This is called "systemic risk", and it is present in all investment strategies. Systemic risk might mean that a client may not have enough money at a specific moment in time to perform a specific action. This is mitigated by having non-market-based assets available to cover shorter term needs, as identified by a financial plan or the client's wishes.

Options – Information Only - Stages Planning Group does not engage in option trading.

Options allow investors to buy or sell a security at a contracted "strike" price (not necessarily the current market price) at or within a specific period. Clients may pay or collect a premium for buying or selling an option. Investors transact in options to either hedge (limit) losses to reduce risk or to speculate on the performance of the underlying securities. Options transactions contain several inherent risks, including the partial or total loss of principal if the value of the underlying security or index does not increase/decrease to the level of the respective strike price. Holders of options contracts are also subject to default by the option writer which may be unwilling or unable to perform its contractual obligations.

Market Risks – Stages does not engage in or attempt Market Timing

The profitability of a significant portion of client portfolios could depend to a great extent upon correctly assessing the future course of price movements of stocks and bonds. While Stages does not make these recommendations to clients, it recognizes that the portfolio managers have a responsibility to monitoring the assets and markets. However, in most cases, the investments portfolios are designed to be long-term, and client situations are evaluated to determine the ability to withstand shorter-term fluctuation in market performance in any one or more asset classes.

Use of Independent Managers
Stages does not recommend the use of Independent Managers for clients.

Use of Margin
Stages does not engage in the use of margin in client investment accounts.

General Risk of Loss
Investing in securities involves risk of loss. Clients should evaluate their willingness and ability to withstand such loss, over a given time frame.

Item 9. Disciplinary Information

Stages is required to disclose the facts of any legal or disciplinary events that are material to a client's evaluation of its advisory business or the integrity of management. Stages does not have any required disclosures to this Item.

Item 10. Other Financial Industry Activities and Affiliations

Stages is required to disclose any relationship or arrangement that is material to its advisory business or to its clients with certain related persons. Activities of supervised persons are disclosed individually on the Supervised Person's ADV Part 2B.

Licensed Insurance Agents
Stages' Supervised Persons, in individual capacities, are not permitted to be licensed insurance agents or general agents. **In no circumstance** will Stages Supervised Persons solicit or offer for sale any insurance products, nor will they participate in commission sharing with any insurance broker engaged with Stages' clients.

Item 11. Code of Ethics

Stages has adopted a code of ethics that sets forth the standards of conduct expected of its associated persons and requires compliance with applicable securities laws ("Code of Ethics"). In accordance with Section 204A of the Investment Advisers Act of 1940 (the "Advisers Act"), its Code of Ethics contains written policies reasonably designed to prevent the unlawful use of material non-public information by Stages or any of its associated persons.

It is the policy of Stages Planning that Affiliated Persons shall not perform any transactions for themselves or for their immediate family (i.e., spouse, minor children, and adults living in the same household as the Affiliated Person) in an individual security (i.e. stock or bond) which is being actively purchased or sold, or is being considered for purchase or sale, on behalf of any of Stages' clients.

Because it is technically possible for Affiliated Persons to recommend, buy or sell securities for client accounts at or about the same time that the Affiliated Persons or a related person buy or sell the same securities for their own (or the related person's own) accounts, it is the policy of Stages Planning Group that all multiple-client trades of the same security are to be executed as block trades. This ensures the average price and execution time are the same for all clients in that transaction. Trading individual securities in any means that does NOT avoid this conflict of interest is a violation of our practices and subject to disciplinary action or termination. Trades of Affiliated Persons are monitored to verify compliance. Our Code of Ethics is available upon request.

Item 12. Brokerage Practices

Stages Planning Group, LLC does not have any affiliation with product sales firms. We utilize well-recognized industry custodians/broker-dealers for our client's assets to ensure quality service and execution of their accounts. Advisor is not financially affiliated with any of the brokerage firms. Brokers does not supervise the advisor, its agents or activities.

For non-Retirement Plan clients, Stages recommends one of two custodians – Altruist or SEI. The choice of custodian is based on the account size, complexity, client preferences for automation and other factors.

For company 401k / profit sharing plans, Stages recommends Ascensus or PCS/Schwab for plan design and custody. Stages receives no compensation from any custodian.

Stages periodically reviews its policies and procedures regarding its recommendation of Financial Institutions considering its duty to act in its clients' best interests. Because Stages utilizes a small number of custodians, we may not be in a position to receive the most favorable execution of client transactions.

The client may direct Stages in writing to use a particular Financial Institution to execute some or all transactions for the client. In that case, the client will negotiate terms and arrangements for the account with that Financial Institution, and Stages will not seek better execution services or prices from other Financial Institutions or be able to "batch" client transactions for execution through other Financial Institutions with orders for other accounts. This may result in a client paying higher transaction fees or brokerage commissions.

Order Aggregation

Stages does not create "block trades" for its portfolio management processes. Trades are executed by-account as needed to maintain the portfolio (if needed in between normal rebalancing windows – for example, if a client needs cash or invests cash). As most of the assets in client accounts are in mutual funds, all requested trades occur at the end of each trading day. For those clients invested in ETFs, which trade throughout the market day, Stages does not "batch" or block-trade accounts. This may result in one client receiving a different price than another for a similar trade. Since Stages does not actively trade accounts, this scenario is unlikely. Quarterly rebalancing activities are automated to reduce this issue.

Commissions or Sales Charges for Recommendations of Securities

Neither Stages nor its Supervised Persons accept commissions or sales charges for purchase or recommendation of securities products.

Software and Support Provided by Financial Institutions

Stages may receive from Independent Custodians such as SEI or Altruist, without cost to Stages, access to computer software and related systems support, which allow Stages to better monitor client accounts maintained at those management companies. The software and related systems support may benefit Stages but not its clients directly. In fulfilling its fiduciary duties to its clients, Stages always endeavors to put the interests of its clients first. Clients should be aware, however, that Stages' receipt of economic benefits from a custodian creates a conflict of interest since these benefits may influence Stages' choice of one custodian over another that does not furnish similar software, systems support, or services.

Item 13. Review of Accounts

For assets under our management, Stages provides written account reviews and statements. In addition, clients with assets at SEI can review accounts in the SEI Connect Portal as often as they like. Client Progress Reviews are conducted on routinely scheduled basis depending on the chosen service level (annual, semi-annual, 4-month, quarterly or monthly cycles may apply depending on the service level and needs of the client). All reports are written and available to clients through one or more portals (SEI, Altruist or eMoney Advisor).

General Reports and Account Statements

Clients receive financial snapshot reports in conjunction with every routinely scheduled meeting, as a part of their chosen service package, showing their financial position in a simplified format. An additional snapshot report can be requested at any time. In addition, clients are invited to view their accounts through our reporting software options, such as Altruist, eMoney or the SEI Investor Portal.

Financial Planning and Consulting Reports

Those clients to whom Stages provides financial planning services will receive reports from Stages summarizing its analysis and conclusions as requested by the client or otherwise agreed to in writing by Stages.

Item 14. Client Referrals (Received) and Other Compensation

In 2022, Stages Planning Group entered into an agreement to acquire the clients of Global Portfolios, LLC, a Pennsylvania Registered Investment Adviser. As a provision of that agreement, Stages entered an agreement with Russell Wild of Global Portfolios to compensate him for referrals introduced to Stages Planning Group. The specific terms are fully disclosed at the time of engagement to those clients for whom this is relevant. Fees charged to clients are not different than those paid by other clients because of this arrangement.

Other Economic Benefit

Stages is required to disclose any relationship or arrangement where it receives an economic benefit from a third party (non-client) for providing advisory services. Stages has no such relationships in which it receives compensation for referring clients to any individual or company.

Item 15. Custody

Clients receive statements at least quarterly from custodian(s) where their money is held. Stages recommends that clients review these statements for clarity and completeness. These statements are typically transaction-based reports, identifying money invested and withdrawn, showing gains, losses and fees. They are not performance reporting tools, which are separately available from Stages' other software partners. Stages has limited custody of client funds to the extent we are authorized to directly debit management fees from these accounts. Stages is not affiliated with the custodians. The custodians do not supervise the advisor, its representatives, or its activities.

Item 16. Investment Discretion

Most accounts under Stages' management are operated on a discretionary basis. This gives Supervised Persons the authority to purchase and sell securities in support of the agreed-upon investment strategy and financial plan without first having to seek the client's consent. Clients may request a limitation on this authority (such as restrictions for certain securities which are or are not to be bought or sold). Clients elect to grant this discretion to Stages through our Investment Advisory agreement and further acknowledge that on our custodial account forms.

Item 17. Voting Client Securities

Stages does not vote proxies for holdings in Client accounts, and its Supervised Persons may not make recommendations to clients. In most cases, proxies are received directly by clients, who are given the opportunity to vote for themselves. Stages Supervised Persons may encourage clients to vote on proxies and may help educate the clients on the proxy issues addressed if asked, but may not advise how a client votes.

Item 18. Financial Information

Stages is not required to disclose any financial information pursuant to this Item due to the following:

- The firm does not require or solicit the prepayment of more than $500 in fees six months or more in advance;

- The firm does not have a financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients; and
- The firm has never been the subject of a bankruptcy petition, meeting the requirement to have no bankruptcies in the past ten years.

Item 19. Requirements for State-Registered Advisers

Principal Officers and Management
Louis J Leyes is the sole owner and Managing Member of Stages Planning Group LLC. He also serves as the Chief Compliance Officer. Louis Leyes is not a licensed insurance agent and offers no insurance products to any person, whether they are a client of Stages or not.

No person associated with Stages is compensated through performance-related fees.
No person associated with Stages has been involved in any arbitration claims.
No person associated with Stages has a relationship or arrangement with any issuer of securities that is not listed in Item 10.C. of ADV Part 2A.

STAGES PLANNING GROUP, LLC

a Pennsylvania Department of Banking and Securities and

Virginia Corporation Commission Registered Investment Adviser.

Registration does not imply any level of skill or training.

PA OFFICE

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(NOTE: No postal service available at this location)

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This brochure provides information about qualifications and business practices of Stages Planning Group, LLC ("Stages"). If you have any questions about the contents of this brochure, please contact Louis Leyes at (717) 430-8914.

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.