

Dear Client:

We have completed our annual review of our Form ADV Part 2 (Disclosure Brochure) and made no material changes as of January 1, 2019. In the future, if there is any material information that could affect our relationship with you, even if it is not in our brochure, we will send it to you promptly.

If you have any questions or would like a complete copy of our Disclosure Brochure, please contact me at (561) 744-9547 or roy@smartplaninvesting.com. There is no charge for a copy of the Disclosure Brochure.

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

Enclosed is a copy of our privacy policy that summarizes how we protect your personal information. If you have any questions, please feel free to contact me. Thank you for choosing us to serve you. We sincerely appreciate your business and value your referrals.

Sincerely,

Roy E. Wiley, President

Enclosure