



Scott G. Smith

PSI CAPITAL MANAGEMENT

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**FORM ADV PART 2B
BROCHURE SUPPLEMENT**

This brochure supplement provides information about Scott G. Smith that supplements the brochure for Planning Strategies, Inc. dba PSI Capital Management (hereinafter "PSICM"). You should have received a copy of that brochure. Please contact us at (717) 207-7123 if you did not receive PSI Capital Management's brochure or if you have any questions about the contents of this supplement.

Additional information about Scott G. Smith is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 Educational Background and Business Experience

Your Financial Adviser: **Scott Glenn Smith**

Year of Birth: 1968

Education:

- Pennsylvania State University, B.S., General Arts and Science, 1990

Business Background:

- PSI Capital Management, Managing Partner, February 2026 - Present
- Planning Strategies, Inc. (*doing business as PSI Capital Management since April 2018*), Chief Compliance Officer (CCO), January 2012 – February 2026
- Planning Strategies, Inc., Chief Investment Officer (CIO), October 2001 - March 2018

Certifications: ChFC®, RICP®

Scott G. Smith holds the professional designation of Chartered Financial Consultant ("ChFC®").

The ChFC® designation is a financial planning credential awarded by the American College to individuals who satisfy its educational, work experience and ethics requirements. Recipients of the ChFC® certification have completed at least seven mandatory college-level courses in the areas of financial, insurance, retirement and/or estate planning, as well as income taxation and/or investments. Additionally, recipients have completed at least two elective courses on the financial system, estate planning applications, executive compensation, and/or retirement decisions. In order to maintain the designation, ChFC® holders must satisfy the ongoing requirements of the Professional Achievement in Continuing Education ("PACE") Recertification Program, which includes 30 hours of continuing education at least every two years.

Scott G. Smith holds the professional designation of Retirement Income Certified Professional® (RICP®).

The RICP® designation is a credential awarded by the American College to individuals who satisfy its educational, work experience and ethics requirements.

To successfully complete the three (3) required courses, students need to pass a 100-question proctored exam for each course. The program typically takes 18 months to complete the courses. In addition to the educational requirement, candidates for the RICP® credential must:

- Satisfy a 3-year experience requirement
- Adhere to The American College's Code of Ethics.
- Participate in The College's PACE continuing education program, completing 15 hours of acceptable CE credits every two years and complying with recertification reporting and requirements.

For additional information about this credential, please refer directly to the website of the issuing organization.

Item 3 Disciplinary Information

PSICM is required to disclose information regarding any legal or disciplinary events material to a client's evaluation of Scott G. Smith. PSICM has no information to disclose in relation to this Item.

Item 4 Other Business Activities

PSICM is required to disclose information regarding any investment-related business or occupation in which Scott G. Smith is actively engaged.

Real Estate

Scott G. Smith has one third ownership in MFS Group, LLC. MFS Group, LLC is the legal owner of the office building for PSICM located at 147 North Shippen Street, Lancaster, Pennsylvania. PSICM pays rent to MFS Group, LLC and other than time spent for accounting and taxes Mr. Smith devotes less than 10% of his professional time as such. Mr. Smith's role in MFS Group, LLC does not create a conflict of interest to his provision of advisory services through PSICM.

Item 5 Additional Compensation

Please refer to the *Other Business Activities* section above for disclosures on Scott Smith's receipt of additional compensation.

Also, please refer to the *Fees and Compensation* section and the *Client Referrals and Other Compensation* section of PSICM's firm brochure for additional disclosures on this topic.

Item 6 Supervision

Bryce H. Brennan, Chief Compliance Officer, is generally responsible for supervising Scott G. Smith's advisory activities on behalf of PSICM. The telephone number to reach Bryce H. Brennan is (717) 207-7123.

PSICM supervises its personnel and the investments made in client accounts. PSICM monitors the investments recommended by Scott G. Smith to ensure those investments are suitable for the particular client and consistent with their investment needs, goals, objectives and risk tolerance as well as any restrictions requested by the client.

PSICM periodically reviews the advisory activities of Scott G. Smith, which may include reviewing individual client accounts and correspondence (including emails) sent to and received by Scott G. Smith.