

Firm Brochure-2017
(Part 2A of Form ADV)

Plancorr Wealth Management, LLC
4404 Cole Farm Road
Nottingham, MD 21236
PHONE: 202-341-5824
WEBSITE: www.plancorr.com
EMAIL: aorr@plancorr.com

This brochure provides information about the qualifications and business practices of Plancorr Wealth Management, LLC. Being registered as a registered investment adviser does not imply a certain level of skill or training. If you have any questions about the contents of this brochure, please contact us at: 202-341-5824, or by email at: aorr@plancorr.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 Plancorr Wealth Management, LLC (IARD#148336) is available on the SEC's website at www.adviserinfo.sec.gov

Item 2: Material Changes

Annual Update

The Material Changes section of this brochure will be updated annually or when material changes occur since the previous release of the Firm Brochure.

Material Changes since the Last Update

Since the last filing of this brochure on October 01, 2014 the firm has changed its address to 4404 Cole Farm Road, Nottingham, MD 21236.

Full Brochure Available

Whenever you would like to receive a complete copy of our Firm Brochure, please contact us by telephone at: 202-341-5824 or by email at: aorr@plancorr.com.

Item 3: Table of Contents
Form ADV – Part 2A – Firm Brochure

Item 1: Cover Page

Item 2: Material Changes ii

Annual Update ii
Material Changes since the Last Update ii
Full Brochure Available ii

Item 3: Table of Contents iii

Item 4: Advisory Business 6

Firm Description 6
Types of Advisory Services 6
Client Tailored Services and Client Imposed Restrictions 8
Wrap Fee Programs 8
Client Assets under Management 8

Item 5: Fees and Compensation 8

Method of Compensation and Fee Schedule 8
Client Payment of Fees 8
Additional Client Fees Charged 8
Prepayment of Client Fees 9
External Compensation for the Sale of Securities to Clients 9

Item 6: Performance-Based Fees 9

Sharing of Capital Gains 9

Item 7: Types of Clients 9

Description 9
Account Minimums 9

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss 9

Methods of Analysis and Investment Strategies 9
Investment Strategy and Method of Analysis of Material Risks 10
Security Specific Material Risks 10

Item 9: Disciplinary Information	10
Criminal or Civil Actions	10
Administrative Enforcement Proceedings	10
Self Regulatory Organization Enforcement Proceedings	11
Item 10: Other Financial Industry Activities and Affiliations	11
Broker-Dealer or Representative Registration	11
Futures or Commodity Registration	11
Material Relationships Maintained by this Advisory Business and Conflicts of Interest	11
Recommendations or Selections of Other Investment Advisors and Conflicts of Interest	11
Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading	11
Code of Ethics Description.....	11
Investment Recommendations Involving a Material Financial Interest and Conflict of Interest	12
Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest.....	12
Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest	12
Item 12: Brokerage Practices	13
Factors Used to Select Broker-Dealers for Client Transactions	13
Aggregating Securities Transactions for Client Accounts	13
Item 13: Review of Accounts	13
Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved	13
Review of Client Accounts on Non-Periodic Basis	13
Content of Client Provided Reports and Frequency.....	13
Item 14: Client Referrals and Other Compensation	14
Economic benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest	14
Advisory Firm Payments for Client Referrals	14
Item 15: Custody	14
Account Statements.....	14

Item 16: Investment Discretion	14
Discretionary Authority for Trading.....	14
Item 17: Voting Client Securities.....	14
Proxy Votes	14
Item 18: Financial Information	14
Balance Sheet	14
Financial Conditions Reasonably Likely to Impair Advisory Firm’s Ability to Meet Commitments to Clients.....	15
Bankruptcy Petitions during the Past Ten Years.....	15
Item 19: Requirements for State Registered Advisors.....	15
Education and business background, including any outside business activities and disclosable events for all management and supervised persons can be found in the Supplement to this Brochure (Part 2B of Form ADV Part 2).	15
Material Relationship Maintained by this Advisory Business or Management persons with Issuers of Securities	15
Supervised Person Brochure.....	16
Antoine Orr	16
Brochure Supplement (Part 2B of Form ADV)	17
Principal Executive Officer	17
Antoine Orr	17
Educational Background and Business Experience.....	17
Professional Certifications	17
Disciplinary Information.....	17
Other Business Activities	17
Additional Compensation	18
Supervision	18
Requirements for State-Registered Advisors	18

Item 4: Advisory Business

Firm Description

Plancorr Wealth Management, LLC, (“PWM”) was founded in 2008. Antoine Basil Orr is a 100% owner.

PWM provides personalized confidential financial planning to individuals, pension and profit sharing plans, trusts, estates, and charitable organizations. Advice is provided through consultation with the client and may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning, and estate planning.

PWM is a fee-only financial consulting firm. The firm does not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships, or other commissioned products. The firm’s managing member is affiliated with an entity that sells financial insurance products.

PWM does not take custody of investor assets or act as a custodian of client assets.

An evaluation of each client's initial situation is provided to the client, often in the form of a cost-benefit statement or risk-management analysis. Periodic reviews are also communicated to provide reminders of the specific courses of action that need to be taken. More frequent reviews occur to buy or sell securities are not necessarily communicated to the client unless immediate changes are recommended.

Other professionals (e.g., lawyers, accountants, insurance agents, etc.) are engaged directly by the client on an as-needed basis. Conflicts of interest will be disclosed to the client in the event they should occur.

Types of Advisory Services

PWM furnishes investment, insurance, and retirement advice through consultations. The services offered are as follows:

Investment Portfolio Cost-Benefit Analysis and Recommendations

- Determine whether investor’s cost-basis and accumulative annual fees are greater than expected future earnings or profits, and recommend lower-cost alternatives or investment strategies where appropriate.

Investment Portfolio Risk-Management Analysis and Recommendations

- Determine whether investor’s current portfolio is aligned with his/her risk tolerance or anticipated rate of return earnings or profits, and recommend alternative securities or investment strategies where appropriate.

Insurance (disability and long term care) Analysis and Recommendations

- Determine the appropriate amount of disability and long term care insurance needed and explain policyholders current policy benefits.

Life Insurance Needs Analysis and Recommendations

- Determine the appropriate amount of life insurance coverage needed, perform a cost-benefit analysis and explain current policyholder rights, contract limitations and exclusions and benefits, and recommend alternative life insurance carriers where appropriate.

L.I.F.E. Loan System

- Determine whether it is more advantageous to use whole life insurance policy loans, rather to take a loan from a bank, or use personal savings to finance major purchases.

Annuity Cost-benefit Analysis and Recommendations

Determine the all-in fees and investment risk of current or proposed annuity, and review contract owner rights, contract limitations and exclusions and benefits, and recommend alternative annuity carriers where appropriate.

Financial Advisor/Planner and Brokerage Account Contract Review

- Review and analyze investors current financial advisor/planner and brokerage account contracts.

Budget/Cash-Flow Analysis

- Evaluate monthly expenses in relation to monthly income..

Accelerated Debt Reduction Strategies

- Determine the most efficient method of paying off all debt (auto, student loan, credit card and mortgage) without refinancing, taking out a loan, consolidating bills or making a lifestyle change. This service is not a credit counseling or loan modification program.

Mortgage Affordability Stress Test

- Determine the maximum non-mortgage debt payments a home owner can afford to make in relation to his or her after-tax income and other expenses.

Financial Institution Stress Test

- Using third-party data and our own proprietary evaluation process, determine whether a financial institution is capable of meeting short-term and long-term financial obligations.

Retirement income planning

- Determine the annual after-tax dollar amount needed to meet investors retirement lifestyle expectations.

All reports include a hard copy report of the recommendations made.

Client Tailored Services and Client Imposed Restrictions

The goals and objectives for each client are documented in our client files. Investment strategies are created that reflect the stated goals and objective. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

Wrap Fee Programs

PWM does not participate in wrap fee programs.

Client Assets under Management

PWM does not manage client assets.

Item 5: Fees and Compensation

Method of Compensation and Fee Schedule

PWM bases its fees on hourly charges (\$175/hr.) for it's a-la-carte services. Flat-fees for bundled services begin at \$300.

Payment Plans:

- Check, Cash, Money Order or Credit Cards
- Payment in full prior to commencement of work - All work completed within six months.
- Prices are subject to change.

Client Payment of Fees

Fees for financial plans are billed in advance. Client may cancel within 5 business of signing the agreement for a full refund. If client cancels after 5 business days, client will be entitled to a refund for any unearned fees, or PWM will be due any unpaid fees for the portion of work completed.

Additional Client Fees Charged

Client may incur additional fees when liquidating and reinvesting current investment positions. PWM does not receive or share in these fees. Custodians may charge

transaction fees on purchases or sales of certain mutual funds, equities, and exchange-traded funds. These charges may include mutual fund transactions fees, postage and handling and miscellaneous fees (fee levied to recover costs associated with fees assessed by self-regulatory organizations). These transaction charges are usually small and incidental to the purchase or sale of a security. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security.

For more details on the brokerage practices, see Item 12 of this brochure.

Prepayment of Client Fees

Financial Plans in advance. Client may cancel within five (5) business days of signing the Investment Advisory Agreement for a full refund.

External Compensation for the Sale of Securities to Clients

PWM does not receive any external compensation for the sale of securities to clients, nor do any of the investment advisor representatives of PWM.

Item 6: Performance-Based Fees

Sharing of Capital Gains

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

PWM does not use a performance-based fee structure. Performance-based compensation may create an incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

Item 7: Types of Clients

Description

PWM generally provides investment advice to individuals.

Client relationships vary in scope and length of service.

Account Minimums

PWM does not require a minimum to open an account.

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

Methods of Analysis

Security analysis methods used may include fundamental analysis, technical analysis, and cyclical analysis, cost-benefit analysis or risk-management assessment. Investing in securities involves risk of loss that clients should be prepared to bear. Past performance is not a guarantee of future returns.

Fundamental analysis involves evaluating a stock using real data such as company revenues, earnings, return on equity, and profit margins to determine underlying value

and potential growth. Technical analysis involves evaluating securities based on past prices and volume. Cyclical analysis involves analyzing the cycles of the market.

When creating a financial plan, PWM utilizes fundamental analysis to provide review of insurance policies for economic value and income replacement. Fundamental analysis is used to review mutual funds and individual stocks. The main sources of information include Morningstar, client documents such as tax returns and insurance policies.

In developing a financial plan for a client, PWM's analysis may include cash flow analysis, debt analysis, investment planning, risk management, and retirement income planning. Based on the information gathered, a detailed strategy is tailored to the client's specific situation.

The main sources of information include financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, prospectuses, and filings with the Securities and Exchange Commission.

Investment Strategy

The investment strategy for a specific client is based upon the objectives stated by the client during consultations. The client may change these objectives at any time. Each client executes an Investment Policy Statement or Risk Tolerance that documents their objectives and their desired investment strategy.

Other strategies may include long-term purchases, short-term purchases, trading, and option writing (including covered options, uncovered options or spreading strategies). These strategies are not offered by or through Plancorr Wealth Management.

Security Specific Material Risks

All investment programs have certain risks that are borne by the investor.

The specific risks associated with financial planning include:

- Risk of Loss
 - Client fails to follow the recommendations of PWM resulting in market loss
 - Client has changes in financial status or lifestyle and therefore plan recommendations are no longer valid.

Item 9: Disciplinary Information

Criminal or Civil Actions

The firm and its management have not been involved in any criminal or civil action.

Administrative Enforcement Proceedings

The firm and its management have not been involved in administrative enforcement proceedings.

Self-Regulatory Organization Enforcement Proceedings

The firm and its management have not been involved in legal or disciplinary events related to past or present investment clients.

Item 10: Other Financial Industry Activities and Affiliations

Broker-Dealer or Representative Registration

Neither PWM nor any of its employees are registered representatives of a broker-dealer.

Futures or Commodity Registration

Neither PWM nor its employees are registered or has an application pending to register as a futures commission merchant, commodity pool operator, or a commodity trading advisor.

Material Relationships Maintained by this Advisory Business and Conflicts of Interest

Managing Member Antoine Orr has a financial industry insurance license, which presents a conflict of interest because Antoine Orr may receive compensation from his recommendation to clients to purchase fixed annuity, disability, or life insurance products. This conflict is mitigated by the fact that Mr. Orr has a fiduciary responsibility, as defined by the SEC Act of 1940, to place the best interest of the client first. Also, his and clients are not required to purchase any products that he recommends as clients have the option to purchase these products through another insurance/annuity broker of their choosing.

Recommendations or Selections of Other Investment Advisors and Conflicts of Interest

PWM may recommend the services of other investment advisors to clients to manage client accounts. PWM is not compensated for these recommendations.

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

Code of Ethics Description

The employees of PWM have committed to a Code of Ethics ("Code"). The purpose of our Code is to set forth standards of conduct expected of PWM employees and addresses conflicts that may arise. The Code defines acceptable behavior for employees of PWM. The Code reflects PWM and its supervised persons' responsibility to act in the best interest of their client.

One area which the Code addresses is when employees buy or sell securities for their personal accounts and how to mitigate any conflict of interest with our clients. We do not allow any employees to use non-public material information for their personal profit

or to use internal research for their personal benefit in conflict with the benefit to our clients.

PWM's policy prohibits any person from acting upon or otherwise misusing non-public or inside information. No advisory representative or other employee, officer or director of PWM may recommend any transaction in a security or its derivative to advisory clients or engage in personal securities transactions for a security or its derivatives if the advisory representative possesses material, non-public information regarding the security.

PWM's Code is based on the guiding principle that the interests of the client are our top priority. PWM's officers, directors, advisors, and other employees have a fiduciary duty to our clients and must diligently perform that duty to maintain the complete trust and confidence of our clients. When a conflict arises, it is our obligation to put the client's interests over the interests of either employees or the company.

The Code applies to "access" persons. "Access" persons are employees who have access to non-public information regarding any clients' purchase or sale of securities, or non-public information regarding the portfolio holdings of any reportable fund, who are involved in making securities recommendations to clients, or who have access to such recommendations that are non-public.

The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

Investment Recommendations Involving a Material Financial Interest and Conflict of Interest

PWM and its employees do not recommend to clients securities in which we have a material financial interest.

Advisory Firm Purchase of Same Securities Recommended to Clients and Conflicts of Interest

PWM and its employees may buy or sell securities that are also held by clients. In order to mitigate conflicts of interest such as front running, employees are required to disclose all reportable securities transactions as well as provide PWM with copies of their brokerage statements.

The Chief Compliance Officer of PWM is Antoine Orr. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over employee transactions.

Client Securities Recommendations or Trades and Concurrent Advisory Firm Securities Transactions and Conflicts of Interest

PWM does not maintain a firm proprietary trading account and does not have a material financial interest in any securities being recommended and therefore no conflicts of interest exist. However, employees may buy or sell securities at the same time they buy or sell securities for clients. In order to mitigate conflicts of interest such

as front running, employees are required to disclose all reportable securities transactions as well as provide Advisor with copies of their brokerage statements.

The Chief Compliance Officer of PWM is Antoine Orr. He reviews all employee trades each quarter. The personal trading reviews ensure that the personal trading of employees does not affect the markets and that clients of the firm receive preferential treatment over employee transactions.

Item 12: Brokerage Practices

Factors Used to Select Broker-Dealers for Client Transactions

PWM does not recommend clients to broker/dealers.

PWM utilizes third-party money managers and therefore does not take direction from clients as to what broker-dealer to use.

- *Best Execution*
Investment advisors who manage or supervise client portfolios on a discretionary basis have a fiduciary obligation of best execution. PWM does not exercise discretion of client accounts.
- *Soft Dollar Arrangements*
PWM does not maintain any soft dollar arrangements.

Aggregating Securities Transactions for Client Accounts

PWM does not trade for its or its clients' accounts and therefore aggregation of securities transactions is not applicable.

Item 13: Review of Accounts

Schedule for Periodic Review of Client Accounts or Financial Plans and Advisory Persons Involved

Account reviews are performed annually by advisor Antoine Orr, Chief Compliance Officer. Account reviews are performed more frequently when market conditions dictate. Financial Plans are considered complete when recommendations are delivered to the client. A review is done only upon request of client.

Review of Client Accounts on Non-Periodic Basis

Other conditions that may trigger a review of clients' accounts are changes in the tax laws, new investment information, and changes in a client's own situation.

Content of Client Provided Reports and Frequency

Clients receive account statements no less than quarterly for managed accounts. Account statements are issued by the Third Party Money Manager's custodian. Client receives confirmations of each transaction in account from Custodian and an additional statement during any month in which a transaction occurs.

Item 14: Client Referrals and Other Compensation

Economic benefits Provided to the Advisory Firm from External Sources and Conflicts of Interest

PWM does not receive any economic benefits from external sources.

Advisory Firm Payments for Client Referrals

PWM may enter into "Solicitor/Finder" relationships. PWM will pay a one-time referral fee to the solicitor based on the written agreement. Solicitors will be appropriately registered under federal and/or state securities laws. Client will receive all related agreements and disclosures prior to or at the time of entering into an Investment Advisory Agreement.

Item 15: Custody

Account Statements

All assets are held at qualified custodians, which means the custodians provide account statements directly to clients at their address of record at least quarterly. Clients are urged to compare the account statements received directly from their custodians to the performance report statements prepared by the Third-Party Money Managers.

Item 16: Investment Discretion

Discretionary Authority for Trading

PWM does not accept discretionary authority to manage securities accounts on behalf of clients.

Item 17: Voting Client Securities

Proxy Votes

PWM does not vote proxies on securities. Clients are expected to vote their own proxies. The client will receive their proxies directly from the custodian of their account or from a transfer agent. PWM does not consult with clients regarding any particular solicitation.

Item 18: Financial Information

Balance Sheet

A balance sheet is not required to be provided because PWM does not serve as a custodian for client funds or securities and PWM does not require prepayment of fees of more than \$500 per client and six months or more in advance.

Financial Conditions Reasonably Likely to Impair Advisory Firm's Ability to Meet Commitments to Clients

PWM has no condition that is reasonably likely to impair our ability to meet contractual commitments to our clients.

Bankruptcy Petitions during the Past Ten Years

Neither PWM nor its management has had any bankruptcy petitions in the last ten years.

Item 19: Requirements for State Registered Advisors

Education and business background, including any outside business activities and disclosable events for all management and supervised persons can be found in the Supplement to this Brochure (Part 2B of Form ADV Part 2).

Material Relationship Maintained by this Advisory Business or Management persons with Issuers of Securities

None to report

Supervised Person Brochure

Part 2B of Form ADV

Antoine Orr

Plancorr Wealth Management, LLC
4404 Cole Farm Road
Nottingham, MD 21236
PHONE: 202-341-5824
WEBSITE: www.plancorr.com
EMAIL: aorr@plancorr.com

This brochure supplement provides information about Antoine Orr that supplements Plancorr Wealth Management, LLC's brochure. You should have received a copy of that brochure. Please contact Antoine Orr if you did not receive Plancorr Wealth Management, LLC's brochure or if you have any questions about the contents of this supplement.

Additional information about Antoine Orr (IARD#3198264) is available on the SEC's website at www.adviserinfo.sec.gov.

Brochure Supplement (Part 2B of Form ADV) Supervised Person Brochure

Principal Executive Officer

Antoine Orr

- Year of birth: 1965
-

Educational Background and Business Experience

Educational Background:

- No post High School Education

Business Experience:

- Plancorr Wealth Management, LLC; Managing Member/Investment Advisor Representative; 8/2008-Present
 - Self-employed; Insurance Agent; 6/1998-Present
 - Virtual Financial Coach; Owner; 03/2011-05/2012
 - H. Beck, Inc.; Registered Representative; 5/2006-6/2008
 - MML Investors; Registered Representative; 8/2005-6/2006
 - Sammons Securities; Registered Representative; 5/2003-8/2005
 - Investacorp; Registered Representative; 10/2002-5/2003
 - Woodbury Financial; Registered Representative; 3/1999-7/2000
-

Professional Certifications

Employees have not earned certifications and credentials that are required to be explained in further detail.

Disciplinary Information

None to report

Other Business Activities

Antoine Orr has a financial industry affiliated business as an insurance agent. From time to time, he offers clients advice or products from those activities. Approximately 50% of his time is spent in this business. Clients are not required to purchase any products.

These practices may represent a conflict of interest because it gives Antoine Orr an incentive to recommend products based on the commission amount received. This conflict is mitigated by the fact that Mr. Orr has a fiduciary responsibility to place the best interest of the client first and clients are not required to purchase any products. Clients have the option to purchase these products through another insurance agent of their choosing.

Additional Compensation

Managing Member Antoine Orr receives additional compensation in his capacity as an insurance agent. He does not receive any performance based fees.

Supervision

Since Antoine Orr is the sole owner of Plancorr Wealth Management, LLC, he is solely responsible for all supervision and formulation and monitoring of investment advice offered to clients. Mr. Orr will follow the firm's policies and procedures as described in Plancorr's Compliance Manual.

Requirements for State-Registered Advisors

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None