

## **MAHER CONSULTING SERVICES, LLC**

*a Registered Investment Adviser*

1363 Sapphire Drive  
Carlsbad, CA 92011

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This brochure provides information about the qualifications and business practices of Maher Consulting Services (hereinafter “Maher Consulting Services” or the “Firm”). If you have any questions about the contents of this brochure, please contact the Firm at this telephone number listed above. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any state securities authority. Additional information about the Firm is available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The Firm is a registered investment adviser. Registration does not imply any level of skill or training.

## **Item 2. Material Changes**

In this Item, Maher Consulting Services is required to discuss any material changes that have been made to the brochure since the last annual amendment dated. The firm has not yet had an annual amendment.

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**Item 4. Advisory Business**

Maher Consulting Services refers individuals to other investment advisers for ongoing investment services (“Third-Party Advisers”). While these individuals are referred to as “clients” throughout this brochure, the Firm does not provide any investment advice to such clients, nor does it have any ongoing responsibilities to such clients. While the Firm does not provide direct investment advice to clients it will continue to act as a liaison between clients and Third-Party Advisers. This may include certain support regarding estate planning and portfolio analysis. Maher Consulting Services will enter into agreements with the Third-Party Advisers and clients will be required to enter into a separate written agreements with Third-Party Advisers.

Maher Consulting Services was formed in 2014 and is owned by Michael Maher. The Firm does not have any assets under management.

While this brochure generally describes the business of Maher Consulting Services, certain sections also discuss the activities of its Supervised Persons, which refer to the Firm’s officers, partners, directors (or other persons occupying a similar status or performing similar functions), employees or any other person who provides investment advice on Maher Consulting Services’s behalf and is subject to the Firm’s supervision or control.

**Item 5. Fees and Compensation**

Maher Consulting Services acts exclusively as a solicitor for Third-Party Advisers. Currently, the Firm intends to refer clients to UBS under its AdviceLink program. The Firm’s compensation is paid by those Third-Party Advisers and is included in the advisory fee charged by such Third-Party Advisers. Maher Consulting Services does not directly debit client accounts for payment of its fees.

Clients are not subject to any additional fees due to the Firm’s services. There may be charges by broker-dealers, attorneys, custodians, trust companies, banks and other financial institutions (collectively “Financial Institutions”) when a client implements the Third-Party Advisers recommendations.

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

Maher Consulting Services does not provide any services for a performance-based fee (i.e., a fee based on a share of capital gains or capital appreciation of a client’s assets).

**Item 7. Types of Clients**

Maher Consulting Services offers services to other investment advisers. Maher Consulting Services does not impose a stated minimum fee or minimum portfolio value for starting and maintaining an investment management relationship.

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

Maher Consulting Services does not provide investment advice to clients, but merely refers them to Third-Party Advisers. Clients will receive the disclosure brochure of any Third-Party Advisers engaged. Clients should read those brochures carefully and ensure they understand the methods of analysis, investment strategies and risks of loss associated with that adviser.

**Item 9. Disciplinary Information**

Maher Consulting Services has not been involved in any legal or disciplinary events that are material to a client's evaluation of its advisory business or the integrity of its management.

**Item 10. Other Financial Industry Activities and Affiliations**

Neither the Firm nor its Supervised Persons have any other financial industry activities or affiliations.

**Item 11. Code of Ethics**

Maher Consulting Services has adopted a code of ethics in compliance with applicable securities laws ("Code of Ethics") that sets forth the standards of conduct expected of its Supervised Persons. Maher Consulting Services's Code of Ethics contains written policies reasonably designed to prevent certain unlawful practices such as the use of material non-public information by the Firm or any of its Supervised Persons and the trading by the same of securities ahead of clients in order to take advantage of pending orders.

The Code of Ethics also requires certain of Maher Consulting Services's personnel to report their personal securities holdings and transactions and obtain pre-approval of certain investments (*e.g.*, initial public

offerings, limited offerings). However, the Firm's Supervised Persons are permitted to buy or sell securities that it also recommends to clients if done in a fair and equitable manner that is consistent with the Firm's policies and procedures. This Code of Ethics has been established recognizing that some securities trade in sufficiently broad markets to permit transactions by certain personnel to be completed without any appreciable impact on the markets of such securities. Therefore, under limited circumstances, exceptions may be made to the policies stated below.

When the Firm is engaging in or considering a transaction in any security on behalf of a client, no Supervised Person will access to this information may knowingly effect for themselves or for their immediate family (i.e., spouse, minor children and adults living in the same household) a transaction in that security unless:

- the transaction has been completed;
- the transaction for the Supervised Person is completed as part of a batch trade with clients; or
- a decision has been made not to engage in the transaction for the client.

These requirements are not applicable to: (i) direct obligations of the Government of the United States; (ii) money market instruments, bankers' acceptances, bank certificates of deposit, commercial paper, repurchase agreements and other high quality short-term debt instruments, including repurchase agreements; (iii) shares issued by mutual funds or money market funds; and (iv) shares issued by unit investment trusts that are invested exclusively in one or more mutual funds.

Clients and prospective clients may contact Maher Consulting Services to request a copy of its Code of Ethics.

## **Item 12. Brokerage Practices**

Maher Consulting Services does not make any recommendations regarding custody, brokerage or clearing services. The Firm does not receive any software or support from any financial institution, nor does it get any client referrals from brokers.

## **Item 13. Review of Accounts**

Maher Consulting Services does not monitor client portfolios. The Firm's Principal, Michael Maher will assist clients with a portfolio analysis or estate planning in furtherance of a client's relationship with the Third-Party Advisers.

**Item 14. Client Referrals and Other Compensation**

The Firm does not currently provide compensation to any third-party solicitors for client referrals.

**Item 15. Custody**

The Firm does not have any custody over client assets, nor does it debit fees from client accounts for the payment of its fees.

**Item 16. Investment Discretion**

Maher Consulting Services does not take any discretion on behalf of clients.

**Item 17. Voting Client Securities**

Maher Consulting Services does not accept the authority to vote a client's securities (i.e., proxies) on their behalf.

**Item 18. Financial Information**

Maher Consulting Services is not required to disclose any financial information 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 of services rendered;
- 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 not been the subject of a bankruptcy petition at any time during the past ten years.

**Item 19. Requirement for State Registered Advisers****Principal Executive Officer and Management Person**

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**MICHAEL JOHN MAHER**

Born 1949

**Post-Secondary Education**

University of San Diego | BS, Philosophy | 1970

San Diego State University | MS, Psychology | 1971

**Recent Business Background**

Merrill Lynch, Pierce, Fenner & Smith, Inc. | Managing Director, Wealth Management Advisor  
| February 1976– September 2014

**Additional Information**

Neither the Firm nor its Supervised Persons are compensated for advisory services with performance-based fees. Neither the Firm nor its Supervised Persons have been the subject of the type of disciplinary event that warrants disclosure pursuant to this Item. Neither the Firm nor its Supervised Persons have a material relationship or arrangement with any issuers of securities.