

**FINANCIAL STRATEGIES, INC.**  
**CLIENT RELATIONSHIP SUMMARY v. March 25, 2024**

This is the Client Relationship Summary for Financial Strategies, Inc. an SEC-Registered Investment Adviser. Brokerage and Investment Advisory services and fees differ, and it is important that you understand those differences.

Free and simple tools are available to you to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

**What investment services and advice can you provide me?**

The investment advisory services we provide include: three comprehensive services that combine financial planning and portfolio management services; standalone, portfolio management services; and standalone financial planning services.

Our comprehensive services and stand-alone portfolio management service provide continuous monitoring of your investments. We do not monitor your investments in our standalone planning services.

For clients who choose one of our comprehensive services or our stand-alone portfolio management service, we take discretionary authority in your accounts, which allows us to buy and sell investments in your account without asking you in advance. We do not place trades on behalf of standalone financial planning service clients.

There is a minimum of \$1 million for new clients for our portfolio management services.

For more information, please review our disclosure brochure, which is available [here](#).

*Ask us: Given my financial situation, should I choose an investment advisor service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

**What fees will I pay?**

Depending upon which of our comprehensive services you receive, you will pay either a combined fee comprised of an initial fixed fee and a percentage of your assets under management or just a fixed fee. These fees are assessed on a quarterly basis, in advance. There are also minimum fees associated with some of these comprehensive services. In our stand-alone portfolio management service, you will pay a percentage of assets under management for portfolio management services, quarterly, in advance. For all fees assessed as a percentage of assets under management, you should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account. For standalone financial planning, you will pay a fixed fee charged as follows: 50 percent of the fee is due in advance with the remainder due upon the completion of the services. You will also incur other fees including brokerage fees and commissions, management fees for mutual funds and ETFs, custodian fees, Retirement Account Annual Fees, trade ticket charges, or banking fees in connection with an investment account and the securities in the account; we do not receive any of these.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. For more information, please review our disclosure brochure, which is available [here](#).

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Ask us: *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

**What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

While we work to minimize conflicts with clients simply setting a fee for our services creates a conflict; it incentivizes us to charge you more rather than less for our services.

Ask us: *How might your conflicts of interest affect me, and how will you address them?*

For more information, please review our disclosure brochure, which is available [here](#).

**How do your financial professionals make money?**

Our firm's only compensation comes from our advisory fees. Our employees receive salaries for the work they perform on your behalf. Our employees receive salaries and bonuses. Members of the firm with an ownership receive distributions. No one at the firm – other than as described – is compensated based upon: the amount of client assets they service; the time and complexity required to meet a client's needs; the product sold (i.e., differential compensation); product sales commissions; or revenue the firm earns from the financial professional's advisory services or recommendations.

**Do you or your financial professionals have legal or disciplinary history?**

No; however, to verify this, go to [Investor.gov/CRS](https://www.investor.gov/CRS), which has a free and simple search tool that allows you to research your financial professionals.

Ask us: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

You can find more information about our investment advisory services [here](#). ***You can also contact us at (262) 821-1664 if you have any questions or to request a copy of the relationship summary.***

Ask us: *Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*

Appendix to FINANCIAL STRATEGIES, INC.  
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**Summary of Changes**

*In the previous version of this document, the following sections read in pertinent part as follows:*

**What investment services and advice can you provide me?**

We do not have minimum account sizes or investment amounts.

*The language was revised to read in pertinent part as follows:*

**What investment services and advice can you provide me?**

There is a minimum of \$1 million for new clients for our portfolio management services.