

Gardey Financial Advisors
Form CRS Relationship Summary (ADV Part III)
March 18, 2024

INTRODUCTION

Gardey Financial Advisors is registered with the U.S. Securities and Exchange Commission as an investment adviser and provides advisory accounts and services rather than offering brokerage services. *Brokerage and investment advisory services and fees differ, and retail investors need to understand the differences.* This document gives you a summary of the types of services we provide and their cost to you. Please ask us for more information. There are some suggested questions at the end of this document.

Free and simple tools are available to research firms and financial professionals at <https://Investor.gov/CRS>, the SEC's investment education website, which provides educational materials about broker-dealers, investment advisors, and investors.

RELATIONSHIPS AND SERVICES

What Investment Services & Advice Can You Provide Me?

Gardey Financial Advisors offers investment advisory and financial planning services to retail investors.

Description of Services

Wealth Management Service – Investment Management and Financial Planning

This service provides customized management of the client's investments in addition to addressing their financial planning needs. The firm's investment strategy is made up of no-load open end mutual funds, exchange traded funds (ETFs) and index funds. The firm does not offer proprietary investments and advisory accounts are held with a qualified custodian.

This service is designed for investors with investment assets of \$500,000 or more including retirement plan assets (401(k), 403(b), 401(a), etc.).

Retail investor accounts are monitored on a continuous basis and brought back to the target allocation no less than annually. All retail accounts are managed on a discretionary basis.

Conversation Starters:

- *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- *How will you choose investments to recommend to me?*
- *What is your relevant experience, including licenses, education, and other qualifications?*

FEES, COSTS, CONFLICTS AND STANDARD OF CONDUCT

What Fees Will I Pay?

Annual fees will be calculated and withdrawn from accounts on a quarterly basis as a percentage of the assets under management. The tiered scale is as follows: First \$1,000,000 @ 1.1%; Next \$1,000,000 @ 0.7%; Beyond \$2,000,000 @ 0.6%. There is a quarterly minimum fee of \$1,375.

Assets under management are revalued for each quarterly billing, the fee charged will vary over time, as the market value of the accounts fluctuate. You will receive a detailed Advisory Fee Statement 10 days prior to the fees being withdrawn from accounts.

Fees associated with investments, (fund management fee, fund expenses and distribution fees) and costs associated with buys or sells of an investment are not paid to Gardey Financial Advisors and are independent of the advisory fee.

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.

Conversation Starter:

- *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 Advisor?

When we act as your investment advisor, we must act in your best interest and put your interests ahead of our own. We are held to a fiduciary standard that covers our entire investment advisory relationship with you. We are required to monitor your portfolio, investment strategy, and investments on an ongoing basis. Our interests can conflict with your interests. We must eliminate these conflicts or tell you about them in a way you can understand so that you can decide whether or not to agree to them. For instance, as the value of your portfolio increases and decreases, so does our fee.

Conversation Starter:

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

How Do Your Financial Professionals Make Money?

Our financial professionals are paid an annual salary.

DISCIPLINARY HISTORY

Do You Or Your Financial Professionals Have Legal Or Disciplinary History?

No legal or disciplinary history to report.

Free and simple tools are available to research firms and financial professionals at <https://Investor.gov/CRS>, the SEC's investment education website, which provides educational materials about broker-dealers, investment advisors, and investors.

Conversation Starter:

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

ADDITIONAL INFORMATION

For additional information on our Investment Advisory services, see our Form ADV brochure on IAPD on Investor.gov.

You can also contact our office at 1-800-550-3880 and speak with our Business Development Officer Cheri Gardey. Cheri will provide you with the most up to date information available about our services and provide you with a copy our current **Firm Brochure and Disclosure Information** (ADV Part 2A and 2B) in addition to our current **Relationship Summary** (ADV Part 3).

Conversation Starters:

- *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?*

