



Form CRS Customer Relationship Summary, March 19, 2024

Trademark Financial Management, LLC is registered with the Securities and Exchange Commission (SEC) as an Investment Adviser. Brokerage and investment advisory services and fees differ and it is important for you as a retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, including asset management, consulting services, and services to other investment advisers. We generally manage your portfolio by allocating assets among various mutual funds and ETFs using one or more of our proprietary model portfolios. Investment management is provided on a discretionary or nondiscretionary basis. Discretionary means the trading activity with your account is entered by us without receiving prior authorization for each trade. For nondiscretionary accounts, you make the ultimate decision regarding the purchase and/or sale of investments. You may impose restrictions on the securities or types of securities in which you would like us to invest. We monitor your account at least quarterly. We will offer you advice on a regular basis and contact you at least annually to discuss your portfolio with us or your Financial Advisor. We have a \$50,000 minimum account size. However, we may negotiate to waive the account minimum. And, exceptions may be made regarding the minimum account size depending on individual client circumstances. We do not restrict our advice to limited types of products or investments. We manage portfolios for other registered investment advisers pursuant to advisory agreements. Terms of the services provided, the fees to be charged, and other penalties or termination provisions are subject to negotiation between both advisers and will be outlined in the final agreement.

We offer consulting related services that may include, but are not limited to, portfolio reviews, investment analysis, and/or asset allocation modeling. These services are “one time only” engagements and are not considered by us to be “on-going”.

For additional information, please see our Form ADV Part 2A brochure Items 4 and 7, which is available online at: <https://adviserinfo.sec.gov/firm/summary/116543>.

Conversation Starters. Questions to Ask Us:

- 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 your licenses, education and other qualifications? What do these qualifications mean?

What fees will I pay?

We offer our services on a fee basis, which may include hourly and/or fixed fees, as well as fees based upon assets under management. We provide investment management services using three separate service models. Services are provided for an annual fee, which is negotiable and varies between .44% and 1.50% depending upon the market value of the assets under management and the service model chosen. The more assets you have in your advisory account, the more you will pay us. Therefore, we have an incentive to increase the assets in your advisory account in order to increase our fees. Our fees are prorated and charged quarterly, in arrears, and automatically deducted from your account, which will reduce the value of your account.

We charge an hourly rate of \$175 for consulting services. We also perform the contracted services for an agreed upon fixed fee or retainer basis, which is based on an estimate of the number of hours required to complete the contracted services. We manage portfolios for other registered investment advisers pursuant to advisory agreements. Fees for these services are due and payable after services are provided and are not negotiable.

The custodian/broker-dealer that holds your assets may charge you a transaction fee when we buy or sell an investment for you. These transaction fees are in addition to our fees. You may also pay charges imposed by the custodian/broker-dealer for custodial fees, account maintenance fees, fees related to mutual funds and variable annuities, and other product-level fees.

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 additional information, please see our Form ADV Part 2A brochure Item 5 and 12, which is available online at:

<https://adviserinfo.sec.gov/firm/summary/116543>

- 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.

We recommend that you establish an account with a third-party independent custodian/broker-dealers. We receive research products and services from the custodian to assist us in the performance of our investment decision-making responsibilities. These arrangements present a conflict of interest in that we have a financial incentive to recommend that you maintain your account with the custodian for the availability of these products and services and not solely on the nature, cost, or quality of custody and brokerage services provided by the custodian.

We compensate individuals for client referrals pursuant to a written agreement, which outlines the terms in which we will compensate the promoter. The promoter will provide clients with the required disclosures in a clear and prominent format at such time as they refer clients to us. We also advise other registered investment advisers on their portfolios. None of the relationships that we have garnered for a fee or through promoter affiliation affect our objectivity in providing investment advice. We provide specific advice to the registered investment advisers or specific advice directly to a client. Each relationship is mutually exclusive.

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

For additional information, please see our Form ADV Part 2A brochure Items 5, 10, 12, and 14, which is available online at:

<https://adviserinfo.sec.gov/firm/summary/116543>.

How do your financial professionals make money?

Our financial professionals are compensated by a salary based on their duties and the revenue our firm earns from its advisory or consulting services.

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

No, our firm or financial professionals do not have any legal or disciplinary history. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

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

For additional information about our services, you may visit the SEC's website at adviserinfo.sec.gov by searching CRD #116543. If you would like additional, up-to-date information or a copy of this disclosure, please contact our firm at (952) 358-3395.

- 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?

Exhibit 1

We changed the following sentence from:

We offer investment advisory services to retail investors, including asset management, **financial planning**, consulting services, and services to other investment advisers.

To:

We offer investment advisory services to retail investors, including asset management, consulting services, and services to other investment advisers.

We removed the following sentences:

We offer financial planning services to clients primarily under the name, BrightPoint Planning. Financial planning services typically include cash flow planning, retirement planning, education planning, life goal planning, insurance planning, estate planning, equity compensation planning, and tax planning.

BrightPoint Planning charges \$3,500 for financial planning services.