

Client Relationship Summary

John Miano, CFA is the sole principal owner of JC Miano Investment Advisory Service, a registered investment advisor ("RIA") with the U.S. Securities and Exchange Commission ("SEC")

Investment Advisory services, cost and obligations differ from brokerage services. It is important for you to understand the differences and you should carefully consider these differences when deciding which type or combination of services is right for you. To assist in researching RIA firms and financial professionals, free and simple tools are available at <http://www.Investor.gov/CRS>, which also provides educational material about investment advisers, broker-dealers, and investing.

What investment service and advice can you provide me?

JC Miano Investment Advisory Service specializes in a completely independent investment supervisory service. This service is defined as a continuous, ongoing, daily monitoring of portfolios and is referred to as "assets under management" or "advisory service". Advisory service is intended to provide an attractive investment return while meeting investment objectives, income needs, risk levels, time horizon, liquidity needs, net worth and/or other reasonable restrictions that are imposed. The Advisor acts as a "fiduciary", that is, I must act in your best interest and not put my interest ahead of yours.

Advisory service is provided when we enter into a written agreement, offered by my firm, that describes the advisory relationship and obligations to you. An agreement authorizing the investment advisor to make the investment decisions for your account on your behalf is called "Discretionary." An agreement that allows investments after your authorization is called "Non-Discretionary," and means that you ultimately make the decision regarding the recommended purchase or sale of investments. You will also receive a disclosure document that provides more detail about the advisory service you have selected. It is called the ADV Brochure Additional information: The ADV Brochure can be provided free of charge by my firm or be found at <http://www.AdvisersInfo.sec.gov>

Questions to ask your Investment Advisor

Given my financial situation, should I choose an investment advisory service? Why or why not?

How will you choose investments to recommend or invest for me?

What is your relevant experience, including your license, education, and other qualifications? What do these qualifications mean?

What fees will I pay?

Primary Fees and Costs: The advisory fees are based on a percentage of the average month-end valuation of an individual's assets under management. It is designed so the better you do financially, the better the advisor does also. Advisory fee per year is \$10.00 per thousand on first \$400,000, \$ 5.00 per thousand on next \$9,600,000. \$ 2.00 per thousand above. \$2.00 per thousand on 100% Fixed Income Accounts & ETF. Compensation is charged at the end of every three (3) month period, on a prorated basis after the service is provided. Fees are deducted from your assets unless directed otherwise. There are no termination fees. Generally, tailored for long-term assets under management of a minimum of \$100,000. As a general matter, the more assets in your account, the higher the fee you will pay. As a result, I may have an incentive to encourage you to increase the assets in your account.

Other Fees and costs: Other fees that may occur are custodian fees, brokerage commissions, and service fees from Exchange traded fund (ETF) or mutual funds, if held.

Additional Information: You will pay fees and costs whether you make or lose money on your investments. Fees and cost will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and cost you are paying. For specific information about fees and cost charges to your investment advisory account, please refer to items 5A,B,C and D in the ADV Brochure at <http://www.AdvisersInfo.sec.gov>

Questions to ask your Investment Advisor

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 providing recommendations as my investment advisor? How else does your firm make money and what conflicts of interest do you have?

Standard of Conduct and Conflict of interest: As your investment advisor, I must act in your best interest and not put my interest ahead of yours. At the same time, the way I earn money creates some conflicts with your interests. You should understand and ask about these conflicts because they affect the recommendations and investment advice I provide you. For example, the more assets in your investment advisory account, the higher the fee that you pay. As a result, the firm may therefore have an incentive to encourage you to increase the assets in your investment advisory account.

Questions to ask your Investment Advisor

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

Additional Information: For information about how I address applicable conflicts of interest, please see the form ADV, part 2A Brochure. Provided free of charge by my firm or be found at <http://www.AdvisersInfo.sec.gov>

How do your Financial Professionals Make Money?

As sole proprietor, my firm does not have other financial professionals to compensate.

Do you have legal or disciplinary history?

No. I take pride in a relationship based on trust. Please go to <http://www.Investors.gov/CRS> for free and simple search tool to research your Investment Advisor

Questions to ask your Investment Advisor

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

<p><u>Additional Information:</u> You can find a free and simple search for additional information about your investment advisory service and obtain up-to-date information and a copy of this Client Relation Summary by contacting me at 315-734-0703 or visiting http://www.Investors.gov/CRS</p>

Questions to ask your Investment Advisor

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