

MAYNERICH FINANCIAL, INC
Form ADV Part 3 – Client Relationship Summary
August 20, 2024

ITEM 1 – INTRODUCTION

Maynerich Financial, Inc. (“Firm” or “MF”) is an investment advisor registered with the Securities and Exchange Commission (“SEC”). Brokerage and investment advisory services and fees differ, and it is important for you, the *retail investor*, to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

ITEM 2: RELATIONSHIPS AND SERVICES

What investment services and advice can you provide me?

The Firm offers a large variety of services, including portfolio management, investment analysis, and financial planning for individuals and high net worth individuals. The Firm offers these services to clients or prospective clients.

- *Investment Authority:* We manage investment accounts on a discretionary basis. A *discretionary account* allows us to buy and sell investments in your account without requiring your pre-approval on an ongoing basis until you notify us to change this arrangement. You may limit our discretionary authority (for example, limiting the types of funds that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing.
 - Portfolio management
 - Financial Planning
 - Retirement Plan Consulting
- *Monitoring:* MF monitors your investments at least annually as part of our standard service.
- *Minimum Account Size:* MF does not have a minimum account size requirement.

For additional information, about our services can be found in Items 4, 5 and 7 of our Disclosure Brochure and available to all clients or by searching our firm’s CRD Number (CRD#331546) here: www.adviserinfo.sec.gov.

Conversation Starters. Ask your financial professional:

- “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?”

ITEM 3: FEES, COSTS, AND STANDARDS OF CONDUCT

What fees will I pay?

Portfolio Management fees vary depending on the services you receive. Additionally, the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee. Asset management fees for individually managed accounts range between 0.90% and 1.10%. Accounts may be aggregated at the household level to determine blended pricing. Portfolio Management fees are payable quarterly, in advance, based on the account balance as of the first day of the quarter, or as otherwise indicated in the financial services agreement. All fees paid to the Firm for investment advisory services are separate and distinct from the expenses charged by third-party managers and investment companies to their shareholders. These fees and expenses are described to the client in separate disclosures. These fees will generally include third-party management fees, an investment company management fee, other fund expenses, and in some situations a possible distribution fee. The Firm also offers investment advice at a negotiable hourly rate of \$250/hour. The Firm does not participate in a wrap fee program. You pay our fees even if you do not have any transactions and the advisory fee paid to us generally does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our Brochure. 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.

Description of Other Fees and Costs: Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. You will also pay fees to a custodian that will hold your assets.

Additional information about our fees can be found in Item 5 of our Disclosure Brochure and available to all clients or by searching our firm's CRD Number (CRD# 331546) here: www.adviserinfo.sec.gov.

Conversation Starters. *Ask your financial professional:*

- “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 are obligated 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. The following is an example to help you understand what this means:

- Our firm and/or its investment advisory representatives may from time-to-time purchase or sell products or investments that they may recommend to clients. In such circumstances, our firm or its investment adviser representatives may have a financial interest in recommending investments that our firm or its representatives also own.
- Our firm charges you asset-based fees, more assets in the account will cause you to pay more in fees and therefore we may have an incentive to encourage you to increase the amount of money invested

Additional information about our conflicts of interest can be found throughout our Disclosure Brochure and available to all clients or by searching our firm's CRD Number (CRD# 331546) here: www.adviserinfo.sec.gov.

Conversation Starters. *Ask us the following questions:*

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

How do your financial professionals make money?

For advisory services provided, our financial advisors are generally compensated based on the amount of client assets they personally manage and service. In some instances, financial professionals in non-advisory roles and some financial professionals in advisory roles are paid a salary or hourly wages and may earn bonuses .

Additional information about our financial professionals can be found on their respective Form ADV Part 2 Brochure Supplements that you will be provided.

ITEM 4: DISCIPLINARY HISTORY

Do you or your financial professionals have legal or disciplinary history? For what type of conduct?

Yes. In 2023, Andrew Maynerich was found by FINRA to have violated certain FINRA rules which resulted in a two-month suspension from associating with any FINRA member and a \$5,000 fine. You can visit <http://investor.gov/crs> for a free and simple search tool to research us and our financial professionals.

Conversation Starters. *Ask our financial professionals:*

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

ITEM 5: ADDITIONAL INFORMATION

To obtain additional information regarding our services or to request a copy of this relationship summary, please contact us at 217-965-5796.

Conversation Starters. *Ask your financial professional:*

- “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?”