



**DIGNITARY FINANCIAL**

**Last Updated: August 1, 2024**

## **CLIENT RELATIONSHIP SUMMARY**

**(Part 3 of Form ADV – Form CRS)**

### **Introduction**

Dignitary Financial, LLC ("Dignitary Financial" or the "Firm") is a fee-only investment adviser registered with the U.S. Securities and Exchange Commission (SEC). Our aim is to provide independent, fiduciary financial advice and comprehensive financial planning, particularly for individuals in the education sector. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences between those fees. 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.

### **Relationships and Services**

#### **What Investment Services and Advice Can You Provide Me?**

Our Flat Fee Comprehensive Financial Planning service provides clients with a thorough, personalized financial plan at a transparent and predictable cost and includes ongoing financial advice up to a year for all topics related to the financial plan. This service is designed to address all aspects of your financial life, ensuring that your goals and priorities are aligned with a strategic, actionable plan. We provide financial advisory services to a diverse range of clients. In addition to our standard fee-based services, we also offer pro bono advisory services to select clients. These services are provided with the same level of care and expertise as our fee-based services.

Our Hourly Financial Planning service offers flexible, expert financial advice tailored to your specific needs on an as-needed basis. This service is ideal for clients who require targeted financial guidance or who have specific questions that do not necessitate a comprehensive financial plan.

As part of our commitment to empowering clients with the knowledge they need to make informed financial decisions, we offer comprehensive Financial Education Courses. These courses are designed to provide valuable insights into various aspects of personal finance, investment strategies, and financial planning. Our goal is to equip clients with the tools and understanding necessary to confidently manage their financial futures.

For convenience and efficiency, all services will be completed online. Dignitary uses a collection of digital tools including web conferencing, online file storage, and digital signatures to accomplish this online advisory process and related services. The Firm's personalized financial planning services offerings are not limited to proprietary products or a limited menu of products or types of investments. They are based on the client's financial status and goals. However, the Firm's fundamental analysis offering is limited solely to analyzing publicly-traded companies. The Firm does not require any minimum account size or investment amount for retail investors to participate in the Firm's offerings. All of these services are only offered virtually.

**Account Monitoring:** We do not monitor accounts as part of our standard services but offer periodic reviews for an additional hourly fee.

**Investment Authority:** We do not take custody of client assets nor do we exercise discretionary authority over client accounts. Accordingly, the retail investor makes the ultimate decision regarding the purchase or sale of investments.

For more detailed information about our conflicts of interest, please review Items 4, 10, 11, 12, and 14 of our Form ADV, Part 2A disclosure brochure. A copy can be found at [dignitaryfinancial.com](https://dignitaryfinancial.com) at the bottom of the webpage or contact us at (240) 423-4480 or [info@dignitaryfinancial.com](mailto:info@dignitaryfinancial.com).

#### ***Conversation Starters – Ask one of our financial professionals the following:***

- 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?

### **Fees, Costs, Conflicts, and Standard of Conduct**

#### **What fees will I pay?**

##### **Comprehensive Financial Planning Fees:**

- **Advisor-led Plan:** \$890 (one time fee) + a fixed fee based on complexity and estimated hours required.
- **Self-directed Plan:** \$890 (one time fee): does not include implementation, monitoring, and review.

- **Negotiable Fees:** Fees and services can be negotiated based on the complexity and scope of the client's needs.
- **Payment Terms:** A deposit of half the quoted price is due at contract signing, with the remaining balance due before the final presentation meeting, which must occur within six months of signing.

#### **Hourly Financial Planning Fees:**

- **Hourly Rate:** \$200 per hour.
- **Payment Terms:** Half of the quoted price is due at contract signing, with the remainder due before the final presentation meeting.

#### **Financial Education Courses:**

- **Fees:** Prices vary depending on market demand and are negotiable.

#### **Other Important Fee Information:**

- **Termination Policy:** Clients discontinuing services after signing the advisory agreement will be billed at the standard hourly rate for any time spent on the project. Written notice via email is required for discontinuation.

*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.*

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#### **Conversation Starters – Ask one of our financial professionals the following:**

- 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 is an example to help you understand what this means: We may charge a flat fee for our advisory services. This means that we might have an incentive to recommend more frequent consultations or additional services, even if they may not be necessary for your financial situation. It's important to ask us about these potential conflicts so you can make informed decisions about your investments.

#### **Conversation Starters – Ask one of our financial professionals the following:**

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

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#### **How Do Your Financial Professionals Make Money?**

Our financial professionals are compensated via the fees paid by clients for our financial planning services. We do not receive commissions, bonuses, or any form of compensation from third parties.

#### **Disciplinary History**

##### **Do You or Your Financial Professionals Have Legal or Disciplinary History?**

No. You may visit [investor.gov/CRS](http://investor.gov/CRS) for a free and simple search tool to research the Firm and its financial professionals.

#### **Conversation Starters – Ask one of our financial professionals the following:**

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

#### **Additional Information**

If you have questions about the Firm's investment advisory services or to request a copy of the relationship summary, please email [info@dignitaryfinancial.com](mailto:info@dignitaryfinancial.com) and/or call us at (240) 243-4480. Additional information is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The searchable IARD/CRD number for Dignitary Financial, LLC is 331783.

#### **Conversation Starters – Ask one of our financial professionals the following:**

- 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?