

# MUNTZ FINANCIAL, LLC

## FORM ADV PART 3 RELATIONSHIP SUMMARY

### 1. INTRODUCTION

Muntz Financial, LLC (“Muntz”, “we”, “our”) is a federally registered investment adviser with the United States Securities and Exchange Commission (“SEC”) domiciled in the state of Pennsylvania. Muntz has been providing investment advisory services since 2007. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at <https://investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing.

### 2. RELATIONSHIPS AND SERVICES

*What investment services and advice can you provide me?*

Our firm provides its clients with advice on key topics such as investing, financial planning, cash flow and budgeting, retirement planning, defined benefit plans, defined contribution plans, risk management, and estate planning. We provide these services on both a discretionary and non-discretionary basis.

An initial interview is conducted to discuss your current situation, goals, objectives, time horizon, risk tolerance, and the scope of services that may be provided to you. Our wealth planning engagements can be as broad-based or narrowly focused as you desire. During or prior to this meeting you will be provided with our Form ADV Part 2 firm brochure that includes a statement involving our privacy policy. You are responsible to inform us of any changes in your investment objectives and/or financial situation.

As part of our service, we conduct reviews of client account objectives, asset class exposures, and risk tolerance parameters continuously. We also perform periodic reviews of clients’ accounts, including their holdings, and whether recommendations continue to be suitable and consistent with the client’s objectives.

**Please see Item 4 and Item 7 in our Form ADV Part 2 for additional details.**

Questions to ask your 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 qualification?*
- *What do these qualifications mean?*

### 3. FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

*What fees will I pay?*

We charge fees on a fixed schedule based upon assets under management, and whether you choose to have us provide discretionary or non-discretionary portfolio management. Our fees are 1.00%.

You will also pay costs associated with buying and selling securities, such as mutual fund and exchange traded fund expenses, and other possible fees. Your broker may pass along certain transactional costs associated with acting as custodian for your account. 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.

**Please see Item 5.E in our ADV Part 1 and Item 5 of our ADV Part 2 for further details about fees and expenses.**

*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 interests ahead of yours. Muntz is not affiliated with any other investment adviser or broker dealer, and manages assets on a discretionary and non-discretionary basis. As a result, we do not receive commissions or additional fees of any kind based on the investment advice we provide you. Muntz prides itself on eliminating any conflicts of interest so as to provide you with the best investment advice possible.

*How do your financial professionals make money?*

Muntz is compensated by the fees we charge you for investment advice, which are 1.00% of the assets under management for both discretionary and non-discretionary engagements.

Questions to ask your professional:

- *How might your conflicts of interest affect me, and how will you address them?*
- *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 the fees and costs, and how much will be invested for me.*

#### 4. DISCIPLINARY HISTORY

*Do you or your financial professionals have legal or disciplinary history?  
As a financial professional, do you have any disciplinary history? For what type of conduct?*

Yes. Visit <https://investor.gov/CRS> for a free and simple search tool to research our financial professionals.

#### 5. ADDITIONAL INFORMATION

*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?*

For up-to-date information or to request a current copy of Form CRS, contact David Muntz, Chief Compliance Officer at 215-262-6909 or [David@MuntzFinancial.com](mailto:David@MuntzFinancial.com). Additional information about us is also available on the SEC's website at <http://www.adviserinfo.sec.gov/>.