

**Mark J. Snyder Financial Services, Inc. – Form CRS****Item 1 – Introduction**

Mark J. Snyder Financial Services, Inc. (“Mark J. Snyder”, “we”, “our”, or “us”) is registered with the Securities Exchange Commission (“SEC”) as an investment adviser. Our services and compensation structure differ from a registered broker-dealer, and it is important for you to understand the differences between those structures. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS). The site also provides educational materials about broker-dealers, investment advisers and investing. The italicized sentences appearing in text boxes below are intended to be “conversation starters” for you to have with us, as required by the instructions to Form CRS.

**Item 2 – Relationship and Services - What investment services and advice can you provide me?**

Mark J. Snyder provides investment advisory services and, if requested, retirement consulting services to individuals, trusts and estates (our “retail investors” or “client”). To the extent specifically requested by a client, we may provide limited financial planning consulting services. Any such consultation services will be rendered exclusively on an unsolicited basis. We do not limit the scope of our investment advisor services to proprietary products or a limited group or type of investment.

We may be engaged to provide discretionary investment advisory services on a wrap or non-wrap fee basis. If the client determines to engage us on a non-wrap fee basis the client will select individual services on an unbundled basis, paying for each service separately (i.e. investment advisory, brokerage, custody). We will provide investment advisory services specific to the needs of each client and will allocate investment assets consistent with your designated investment objectives. Once allocated, we provide ongoing monitoring and review of account performance and asset allocation as compared to the client’s investment objectives. Clients may impose reasonable restrictions, in writing, on investing in certain securities, types of securities, or industry sectors.

All wrap fee programs are provided by Osaic Wealth, Inc. (“Osaic”) subject to the terms and conditions of the wrap fee program agreements. We also offer the Wealth Management Platform – SMA and UMA Account Program (“Wealth Managed Account Program” or “WMA”) which provides clients the opportunity to invest their assets across multiple investment strategies and asset classes by implementing an asset allocation strategy. Sponsored by VISION2020 Wealth Management Corp., an SEC-registered Investment Advisor (“Program Sponsor”), WMA is a wrap account program that offers investment advisory services and planning. Participants in the VISION2020 Wealth Management Platform should refer to VISION2020 Wealth Management Corp.’s Firm Brochure or Wrap Fee Program Brochure for additional information regarding the services and programs offered in this platform.

To the extent specifically requested by the client, we *may* provide retirement planning consulting services. If requested by the client, we will recommend the services of other professionals for implementation purposes, including our President, Mark J. Snyder, and/or other investment adviser representatives (“IARs”), in their separate individual licensed capacities as registered representatives of *Osaic*, an SEC registered and FINRA member broker-dealer and/or as licensed insurance agents. The client is under no obligation to engage the services of any such recommended professional. The client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation from us.

Mark J. Snyder requires a minimum asset under management level of \$250,000 (with a minimum account size of \$50,000) for investment advisory services. However, we may, in our sole discretion, reduce our minimum asset level and/or charge a lesser investment management fee based upon certain criteria. **Additional Information:** For more detailed information about our *Advisory Business* and the *Types of Clients* we generally service, please see Items 4 and 7 in our [ADV Part 2A](#).

**Conversation Starters:**

<i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i>
<i>How will you choose investments to recommend to me?</i>
<i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i>

**Item 3 – Fees, Costs, Conflicts, and Standard of Conduct****What fees will I pay?**

We may be engaged to provide discretionary investment advisory services on a negotiable fee basis. On a non-wrap fee basis, our annual investment advisory fee is based upon a percentage of the market value and type of assets under management (“AUM”) generally between 0.50% and 1.00%. Our investment advisory fee is negotiable at our discretion, depending upon certain objective and subjective factors. As result of the above, and fee differential discussed, similarly situated clients often pay different fees. In addition, similar advisory services may be available from other investment advisers for similar or lower fees. Clients participating in the Vision 2020 Wealth Management Program (the “Program”) may be charged a maximum of 2.50% depending upon the amount and type of the Program assets. The complete schedule of program fees is set forth in the Wrap Fee Program Brochure. For retirement planning and consulting services, we will charge a fixed fee and/or hourly fee. Our consulting fees are negotiable and are generally due upon commencement of the engagement. Fees generally range from \$500 to \$2,500 on a fixed fee basis (depending upon complexity) for an investment analysis or retirement analysis, and from \$150 to \$300 on an hourly basis, depending upon the level and scope of service(s) required and the professional rendering the service(s). If we provide investment management services to clients relative to their individual Employer Sponsored Retirement Plan Allocation Services or Variable Annuity Sub-Account Services, our management fee

will vary between 0.30% and 0.60%. If the variable annuity product was sold by one of our IARs, on an upfront commission basis in their capacity as a registered representative of *Osaic*, our management fee is waived. **Other Fees and Costs:** We generally recommend *Osaic* or Pershing as the dealer/custodian for execution and/or for custodial services for investment management accounts. Broker-dealers such as Pershing charge brokerage commissions and/or transaction fees for effecting certain securities transactions (i.e. transaction fees are charged for certain no-load mutual funds, commissions are charged for individual equity and fixed income securities transactions). Clients will incur, in addition to our investment management fee, brokerage commissions and/or transaction fees, and, relative to all mutual fund and exchange traded fund purchases, charges imposed at the fund level (e.g. management fees and other fund expenses). Our annual investment advisory fee shall generally be prorated and paid quarterly, in advance, based upon the market value of the assets on the last business day of the previous quarter, unless the client elects to utilize our Employer Sponsored Retirement Plan Allocation Services or Variable Annuity Sub-Account Services, in which case, we will deduct fees and/or bill clients quarter in arrears, based upon the market value of assets on the last day of business of the previous quarter. **Additional Information:** Because our fee is based on the amount of your assets under our management, the more assets you entrust us to manage, the more you will pay us for our services although at a lower fee rate. Therefore, we have an incentive to encourage you to increase the amount of assets that you entrust to us. 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 understand what fees and costs you are paying. For more detailed information about our fees and costs related to our management of your account, please see Item 5 in our [Form ADV Part 2A](#).

*Conversation Starters:*

*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. Below is an example to help you understand what this means:

\* The recommendation by an IAR that a client purchase a securities or insurance commission product from one of our IARs in his/her individual capacity as a registered representative of *Osaic* and/or as an insurance agent, presents a conflict of interest, as the receipt of commissions may provide an incentive to recommend products based on commissions to be received, rather than on a particular client's need.

*Conversation Starters:*

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

For more detailed information about our *conflicts* of interest, please review Items 4, 5, 10, 11, 12, and 14 of [Form ADV Part 2A](#).

**How do your financial professionals make money?**

Our financial professionals are compensated on a salary basis and may receive a discretionary bonus. Certain of our financial professionals, in their separate individual capacities as registered representatives of *Osaic* and/or as licensed insurance agents, may earn additional compensation, including commissions. You should discuss your financial professional's compensation directly with your financial professional.

**Item 4 – Disciplinary History**

Do you or your financial professionals have legal or disciplinary history? No, for our firm. Yes, for one of our financial professionals. We encourage you to visit [www.investor.gov/CRS](http://www.investor.gov/CRS) to research our firm and our financial professionals. We encourage you to ask your financial professional: *As a financial professional, do you have any disciplinary history? If so, for what conduct?*

**Item 5 – Additional Information**

Additional information about our firm is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may contact our Chief Compliance Officer, Mark J. Snyder, at any time to request a current copy of our [Form ADV Part 2A](#) or our *relationship summary*. Our Chief Compliance Officer may be reached by phone: (631) 289-4224.

*Conversation Starters:*

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