

Stan Monk
Client Relationship Summary (SEC Form CRS)
January, 2024

Item 1. Introduction

Stan Monk is an investment adviser registered with the Securities and Exchange Commission. He is not a broker-dealer. Brokerage and investment advisory services and fees differ. It is important for investors to understand the differences. Free and simple tools are available to research firms and financial professionals at 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? Mr. Monk provides investment management services on a fee-only basis to retail investors. As an ancillary service, he provides financial planning advice. He attempts to serve as a financial counselor to clients and encourages them to call and discuss individual questions about the markets or any other financial matters that arise. Mr. Monk is the sole employee of his firm.

Typically, Mr. Monk meets with clients to gather information, address significant planning issues and develop an investment approach. He makes investment recommendations and, after receiving client approval, implements the recommendations or helps the client do so. Mr. Monk advises the client only; he does not assume discretionary management of client assets.

Quarterly, Mr. Monk furnishes clients with memos detailing the performance of their portfolios. On an ongoing basis, he reviews accounts to determine whether current investments are still appropriate. Recommendations for changes are generally made in the quarterly memos, although they may come at any time.

Please refer to a more detailed discussion of Mr. Monk's background and the services he provides in his Form ADV, Part 2A brochure (Items 4 and 8), accessible through Investor.gov/CRS (search advisory firm "Stan Monk", zip code "10025").

Conversation Starters: Given my financial situation, should I choose an investment advisory service? 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, Cost, Conflicts, and Standard of Conduct

What fees will I pay? How do you make money? Investment management services are offered on a fee basis related to the market value of assets under management

at the end of the quarter. Clients are generally billed at the following annual rates: 1% of the first \$250,000 under management (.25% quarterly), $\frac{3}{4}\%$ of the next \$250,000 under management (total assets from \$250,001 to \$500,000) (.1875% quarterly), and $\frac{1}{2}\%$ of all assets above \$500,000 (.125% quarterly). Under unusual circumstances fees may be negotiated. Fees are payable in arrears.

Mr. Monk's fees are separate from, and in addition to, any advisory fees charged by the mutual funds he recommends. Clients may pay commissions on transactions Mr. Monk recommends, although Mr. Monk receives no commissions.

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.

When Mr. Monk acts as your investment adviser, he has to act in your best interest and not put his interest ahead of yours. At the same time, the way he makes money creates some conflicts with your interests. You should understand and ask him about these conflicts because they can affect the investment advice he provides you. As an example, as an adviser that charges an asset-based fee, the more assets there are in an investor's advisory account, the more Mr. Monk will receive in fees. He therefore has an incentive to encourage the investor to increase the assets in his or her account.

Please refer to a more detailed discussion of conflicts of interest in Mr. Monk's form ADV, Part 2A brochure (Items 5, 12 and 14), accessible through Investor.gov/CRS.

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

Item 4. Disciplinary History

Do you have legal or disciplinary history? No. Investors may visit Investor.gov/CRS for a free and simple search tool to research Mr. Monk.

Item 5. Additional Information

Investors may contact Mr. Monk at 212-663-0724, knomman@aol.com or 600 West 111th Street, PHW, New York, NY 10025 to request up-to-date information, including copies of his Form ADV and this relationship summary, which can also be found through the Investor.gov/CRS website.