

# Mayhill Agency, LLC

## Client Relationship Summary

Effective February, 2024

Mayhill Agency, LLC (MH) is a broker dealer registered with FINRA and SIPC. Free and simple tools are available for you to research firms at the SEC's investor education website, [www.investor.gov/CRS](http://www.investor.gov/CRS), which provides educational materials about broker-dealers, investment advisers, and investing. You can find additional information about our firm and our financial professionals on the Financial Industry Regulatory Authority's (FINRA) website located at [www.finra.org/brokercheck](http://www.finra.org/brokercheck).

### Brokerage Services

**MH** brokerage services include buying and selling Mutual funds at your direction. From time to time, or when you request, we also provide you with investment information. When providing such information to you, we do not have a fiduciary obligation to you but we must act in your best interests at the time we provide the information without placing our financial or other interests ahead of yours.

### WHAT INVESTMENT SERVICES AND ADVICE CAN WE PROVIDE YOU?

Depending on your needs and your investment objectives, MH can to assist you with servicing your investments held directly at a Mutual Fund.

### Investments

MH has wide range of investment mutual funds. We do not limit our investments to specific asset classes, or to those with third-party compensation arrangements, though we expect to receive compensation from third-parties in connection with most of the investments we offer, including, mutual funds. MH does not offer proprietary products.

### MH Monitoring and Investment Discretion

We do not exercise discretionary investment authority in your brokerage account (i.e., we will not make decisions to buy or sell your investments without your direction) or monitor your brokerage account investments for you. This means you are responsible for reviewing your account and investments to make sure your investment mix is appropriate for you and for deciding whether to follow our investment recommendations.

### MH Account Minimums

MH does not require a minimum dollar amount to open an account or invest with us, but some of the investments you may purchase through us do have minimum investment requirements. For more information regarding minimum investment requirements, please refer to the prospectus or offering documents for your specific investment.

### MH Brokerage Services

For brokerage services, the primary fees you pay are "transaction-based" fees. These fees are typically called "commissions," "sales charges," "loads," "selling concessions," or "trails". These fees vary depending on the investment product you select, the capacity in which we act, and the size of your transaction, and can be charged up-front when you purchase or sell the investment, or on an ongoing basis for as long as you hold the investment ("trails"). In addition, we, and your financial professional, have an incentive to recommend that you open, or transfer assets to a brokerage

### Conversation Starters: ⌚

- Given my financial situation, should I choose an investment advisory service or brokerage service? Why or why not?
- Should I choose both types of services? 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?
- If you are only registered with the broker-dealer and not a dual licensed Investment professional who will you refer me to?

### Conversation Starter:

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 THE LEGAL OBLIGATIONS TO ME WHEN PROVIDING RECOMMENDATIONS AS A BROKER-DEALER
- HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?

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

When we provide you with a recommendation as your broker-dealer 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. Here are some examples to help you understand what this means.

#### **Examples of Ways We Make Money and Conflicts of Interest**

##### **Third-Party Payments**

MH Professionals receives payments from third-parties (or their affiliates) when we sell certain products. As such, MH Professionals have an incentive to recommend (or to invest your assets in) products of third-parties that pay us over products of third-parties that do not pay us or pay us less.

##### **Conversation Starter:**

**MH financial professionals are compensated based upon commissions, and similar compensation paid to MH by the clients of the financial professional. This percentage varies by product and service.**

**In the case of certain investment products, including funds, the issuer or the sponsor provides our financial professionals with other forms of compensation, including business entertainment, expense reimbursement for travel associated with educational or similar business meetings, financial assistance in covering the cost of marketing and sales events, and nominal gifts.**

##### **Conversation Starter**

- **Do you or your financial professionals have legal or disciplinary history? YES**

For the latest information please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research us and our financial Professionals. You may view your financial professional's disclosures and licenses on FINRA's BrokerCheck website at [www.finra.org/brokercheck](http://www.finra.org/brokercheck).

##### **Conversation Starter:**

**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?**

This disclosure is provided to comply with the SEC's Form CRS and Regulation Best Interest disclosure requirements. This disclosure includes information about our services, fees and costs, and conflicts of interest that we are required to provide to you when we provide information to you regarding opening and funding a mutual fund account