



RFM Financial Solutions, LLC

Registered Investment Advisors

DISCLOSURE STATEMENT

General Information, Basic Philosophy, and Personnel

RFM Financial Solutions, LLC (RFMFS) is registered with the Security and Exchange Commission as a Registered Investment Advisory Firm. We specialize in establishing solid long-term relationships with our clients. Building your financial future is our business. Whether it means helping you choose the appropriate mix of investments for retirement, building a stock portfolio, or helping to create your estate plan, we are committed to helping you build and preserve assets for generations to come. A vital aspect of our success is the philosophy that everyone should be able to utilize the advice of a financial professional. The fact that RFMFS is independent from any specific investment company gives us tremendous flexibility to utilize the financial vehicle that best fits your particular needs and objectives. RFMFS will truly work together with you to build your financial future. **Our focus is on our clients, not commissions. By providing fee-only portfolio management, we guarantee that our recommendations are in your best interest. No commissions, no conflicts, just trusted advice from trusted professionals.**

Our contact information is as follows:

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Michael E. Harter, CPA/PFS, CFP® is a Certified Public Accountant (1987) and a Certified Financial Planner (1990). A graduate of Central Michigan University (BSBA-1985), he also received a certificate in financial planning from Oakland University (1990). Mike grew up in the Mount Pleasant area, worked in the metro Detroit area after college and returned to Mount Pleasant in 1991. Mike, his wife Laura, and their three children reside in Mount Pleasant. Mike is a frequent panel expert on PBS "Ask the Financial Planner" and "Ask the CPA" television shows and has hosted his own call in radio show. Mike is involved with the community by serving on various boards and committees.

General Services Outline

RFMFS provides a wide range of comprehensive financial planning services. Our main areas of concentration are:

Business Services

401k Plans
Simple IRA Plans
SEP
Roth 401k
Business Investment Accounts
Qualified Plan Rollovers
Low Fee Annuities

Individual & Trust

Mutual Funds
Tax Free-Bonds
Certificate of Deposits
Stocks & Bonds
Roth IRAs
Traditional IRAs
Qualified Plan Rollovers
Low Fee Annuities

Our investment advisory services include the review of our client's investment goals, assessment of risk tolerance and specific recommendations. Client assets are held with a custodian in a client owned account. A wide array of financial instruments are available including but not limited to money market accounts, mutual funds, stocks, bonds, certificate of deposits and no load variable annuities.

Mutual funds will be used as the primary investment instrument. Mutual funds provide professional money management and diverse portfolios, which provides the investor an opportunity to participate in a professional risk managed environment.

We will select a discount broker for a number of reasons. A discount broker allows us to provide the client with cost effective investing. We do not have any quotas or fee relationships with these brokers, which we feel is important as we think it is critical that we maintain our independence with respect to investment services. Currently we use Charles Schwab & Company for all of our discount broker needs. With only using Charles Schwab & Co., we are unable to negotiate best price/best execution for purchases and sales.

Investment Advisory Services

Individual and Business Accounts

Our fees vary depending on the amount of money to be managed. One of our main goals is to provide quality advisory services. Excessive compensation in this area by other companies has caused some advisors to look at their personal interest before their clients. Therefore, we have developed a multi-tier program to implement a cost efficient program.

Less than \$50,000

Services include:

- Meeting(s) with client to determine investment goals and risk tolerance
- Set up account(s) with discount broker
- Monthly statement from discount broker
- On-line access to account(s) through discount broker
- E-statements and E-confirmations to cut down on required postal mailings from discount broker
- On-line banking and money services
- Invitation for annual meeting (client's option)
- Available anytime that a client would like additional counseling
- Once an account exceeds the \$50,000 threshold, it will be converted to a percentage of asset fee account unless otherwise instructed by client.

Fees: Hourly fee of \$250, transaction fees, if any, would be in addition.

Greater than \$50,000

Services include:

- Meeting(s) with client to determine investment goals and risk tolerance
- Set up account(s) with discount broker
- Monthly statements from discount broker
- On-line access to account(s) through discount broker
- E-statements and E-confirmations to cut down on required postal mailings from discount broker
- On-line banking and money services
- Monthly review of account
- Quarterly reports from RFMFS
- Annual meeting with client

Fees: Percentage of assets (billed quarterly), transaction fees, if any, would be in addition.

- \$50,001 - \$500,000 1.0% -
Minimum Fee of \$1000
- \$500,001 - 1,000,000 0.8%
- \$1,000,001 - \$2,500,000 0.65%
- \$2,500,001 and beyond 0.5%

Business Retirement Accounts

Services include:

- Set up of the account(s) – SEP IRA Plans, Simple IRA Plans, 401k Plans, Roth 401k Plans
- Employee initiation meeting(s) for set up
- Annual meeting to review with all employees as a group

Fees: Self directed accounts will be charged a set up fee depending on the number of employees and a fee of 0.75% of account balances on a quarterly basis (with a minimum annual charge of \$75). These fees are paid directly from participant investment accounts.

Set up fees – billed to employer (Based on number of employees):

1-5 employees	\$500
6-10 employees	\$750
11-20 employees	\$1,000
Over 20 employees	\$1,000 plus \$40 for each additional participant

Adding new employees after set-up - \$100 per employee

If setting up a 401k plan, we will assist you in finding a third party administrator to create all documents needed and to do annual testing and tax filings. The third party administrator fees are in addition to our fees and are to be paid to them directly. They will provide you with an engagement letter indicating their fees prior to processing documents.

Financial Planning Services

Our financial planning rates range from \$95 to \$250 per hour depending on the professional working on the engagement. We have a variety of financial planning services which include: Estate, Education, Retirement, Insurance, and Tax Planning (these services are separate from our Investment Advisory Services). In an effort to provide cost efficient services other professionals of the firm may assist Mike Harter in the engagement. The total fee will depend on the complexity of your financial situations. The fee is paid after the consultation.

Before an engagement is started, you will receive an engagement letter, which will describe the services to be rendered, and the estimated total fees expected. Upon acceptance, the engagement will be started. If the estimated time appears to be in excess of our initial proposal, we will contact you to discuss.

Other Aspects

- RFMFS does not take custody of client assets
- RFMFS will not assign clients without written consent
- RFMFS is not responsible for the success or failure of any specific investment
- You have the right to receive annually our current SEC Form ADV Part II or the current revision of the disclosure you received when our relationship began. (Code reference – Rule 404)

By signing this agreement, you acknowledge that you have reviewed the RFMFS Disclosure Brochure as required by the Securities and Exchange Commission investment advisor Regulations.

Accepted By: _____

Date: _____