

## **Part 2A of Form ADV: Firm Brochure**

### **Christine Messmer, PC**

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This brochure provides information about the qualifications and business practices of Christine Messmer, PC. If you have any questions about the contents of this brochure, contact Ms. Messmer by telephone or e-mail. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC) or by any state securities authority.

Additional information about Christine Messmer, PC is available on the SEC's web site at [adviserinfo.sec.gov](http://adviserinfo.sec.gov). You can search this site by a unique identifying number, known as the CRD number which is 121202.

## **Item 2 Material Changes**

This item will be used to provide our clients with a summary of new and/or updated information. We will inform you of the revision based on the nature of the updated information.

The material changes in this brochure from the last annual updating amendment on 01/25/2023 of Christine Messmer, PC, are described below. Material changes relate to Christine Messmer, PC's policies, practices or conflicts of interest.

- Christine Messmer, PC has updated its fee structure. (Item 5)
- Christine Messmer, PC has updated its custodian to Charles Schwab. (Item 12)

*We will ensure that you receive a summary of any material changes to this and subsequent brochures within 120 days of the close of our business fiscal year. Furthermore, we will provide you with other interim disclosures about material changes as necessary.*

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## **Item 4 Advisory Business**

Christine Messmer, P.C. is an SEC Registered Investment Advisor (RIA) firm. The principal place of business is in Collegeville, Pennsylvania. Christine Messmer, CFP® conducted business beginning in May 1985 as a sole proprietor, then as an S-Corporation since November 2002. Christine Messmer, CFP® is the firm's only shareholder, President, and Chief Compliance Officer.

Christine Messmer, P.C. offers the following advisory services to clients:

### **Financial Planning Services (including Investment Advisory)**

Financial planning is handled interactively with each client, and the process indicates areas of strength and areas open to the benefit of improvement. After assessing a client's situation, Ms. Messmer will suggest the best solutions tailored to your individual needs and plan a responsible course of action for the desired results. All financial plans are updated at least annually or more frequently, if needed. Financial Planning areas include - Cash Management, Risk Management, Investment Management (Wealth Accumulation and Preservation) and Retirement, Tax and Estate Planning.

Proprietary Financial Planning software and web-based solutions are used to assist the planner in addressing all areas of financial management with clients. Software is used to better understand a client's overall goals and objectives, risk tolerance and investment return expectations and to develop an investment policy. Web-based software and solutions allow the planner to analyze a client's situation effectively and efficiently.

All written reports and recommendations are provided to clients; however, implementation is entirely at the client's discretion.

The planner and client develop an investment policy and portfolio management is based on that policy. An investment policy assists with understanding risk tolerance, portfolio returns and client expectations. It provides for serious discussion of client circumstances, needs and restrictions. Clients may impose reasonable restrictions regarding investing in certain securities, types of securities or industry sectors. The investment policy is discussed often during meetings and updated annually.

Investment recommendations are based on the specific needs of a client and generally include traditional securities, such as money market funds, bonds, bond funds, stocks, stock funds, exchange-traded funds. Most investment assets are managed on a non-discretionary basis, except for three accounts with a total of approximately \$1.2 million in assets managed on a discretionary basis. Ms. Messmer provides continuous supervision of accounts and meets with most clients on a quarterly basis to monitor progress. Clients are encouraged to meet each quarter; however, several clients choose to meet on an annual or semi-annual basis.

All investments involve certain degrees of risk; therefore, recommendations will be consistent with the client's stated objectives and risk tolerance.

Christine Messmer, P.C. is the Registered Investment Advisor (RIA) firm owned by Christine Messmer, CFP®.

As a fee-only firm compensation is limited to the fee charged for services. Guided by an in-depth understanding of a client's financial situation, she will professionally manage investment assets. Investment planning and management is necessary to address short and long-term goals. Her primary and ongoing objective is to provide clients with professional advice, knowledge of investments, clear explanations, and the highest level of service.

The discount broker and custodian of client accounts provides monthly account statements and tax documents to clients (paper or electronic), and Ms. Messmer provides a quarterly portfolio report to all clients electronically in a secure vault in her web portal administered by Advyzon Corporation. Advyzon is an intuitive, cloud-based platform for client portfolio reporting and a CRM system. It archives everything, including emails, notes, activities, and reports to meet compliance requirements.

### **Amount of Managed Assets**

As of December 2022, the firm actively manages \$ 156,417,650.00 of client assets in (535) accounts on a non-discretionary basis and does manage approximately \$ 1,109,052.00 or (3) accounts of assets on a discretionary basis, acting in the capacity of Trustee.

## **Item 5 Fees and Compensation**

### **Financial Planning Services (including Investment Advisory) & Portfolio Management Fees**

Hourly Rate: \$250.00

Retainer Fee Rate: Starting at \$1,000.00 per quarter, paid in arrears.

**Note:** Hourly fees are generally used in the beginning of the relationship and may be used on an ongoing basis. Retainer fees are subject to a cost-of-living adjustment.

**Limited Negotiability of Financial Planning and Investment Advisory Fees:** Although we have the fee schedule outlined, we retain the discretion to modify fees on a client-by-client basis depending on client facts, circumstances and needs.

## GENERAL INFORMATION

**Termination of the Financial Planning or Advisory Relationship:** A client agreement may be cancelled at any time, by either party, for any reason upon receipt of written notice. The client has the right to terminate an agreement without penalty for five business days after entering into the agreement. Upon termination, all unpaid fees will be due and payable.

**Mutual Fund or Securities Fees:** Fees paid to Christine Messmer, P.C. for financial planning or investment management are separate and distinct from the fees and expenses charged by a no-load mutual fund to shareholders. These fees and expenses are described in the securities prospectus. A client could invest directly without our services; however, the client would not receive the services provided by the firm.

**Additional Expenses:** Clients are responsible for transaction fees imposed by the discount broker and custodian when certain transactions are handled in client's account(s). Please refer to the "brokerage practices" section (Item 12) of this Form ADV for additional information.

**Advisory Fees in General:** Clients should be aware that similar services may or may not be available from other registered or unregistered investment advisors for similar, higher, or lower fees.

**Limited Prepayment of Fees:** Under no circumstances do we require or solicit payment of fees in advance of services rendered.

### Item 6 Performance-Based Fees and Side-By-Side Management

Christine Messmer P.C. does not charge performance-based fees.

### Item 7 Types of Clients

The firm provides advisory services to all individuals, including high net worth individuals and small business owners. Ms. Messmer does not require minimum assets or a minimum account size when accepting and managing portfolios for clients.

### Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

Ms. Messmer holds an MS in Finance – Financial Analysis. She maintains expertise through regular continuing education and reading of several financial periodicals. She primarily utilizes data and research materials prepared by others and annual reports, prospectuses, and company filings with the SEC. She uses Morningstar resources, analyst reports and company financial statements. Ms. Messmer's due diligence is subjective and cannot guarantee performance.

**Risks for all forms of analysis:** Securities analysis methods rely on the assumption that the companies whose securities we acquire or sell, the rating agencies that review the securities, and other available sources of information are providing accurate and unbiased data. Therefore, there is a risk that our analysis may be compromised by inaccurate or misleading information.

## **Investment Strategies**

The following strategy(ies) are used in managing client investment accounts provided that such strategy(ies) are appropriate to the needs of the client and consistent with the client's investment objectives, risk tolerance, and time horizons, among other considerations:

**Long-term purchases:** Securities are acquired with the idea of holding them in the client's account for a long period of time. A risk is that by holding a security for a long period, we may not take advantage of short-term gains. However, dividends and other distributions are generally reinvested, which assists clients in building wealth over long time periods. Another risk is that a security may decline in value before we decide to sell.

**Risk of Loss:** Securities investments are not guaranteed, and you may lose money on your investments. Ms. Messmer wants to understand your tolerance for risk, and she wants to mitigate risks that can be reduced through careful investment allocation and by meeting regularly to review your portfolio.

## **Item 9 Disciplinary Information**

We are required to disclose any legal or disciplinary events that are material to a client's or prospective client's evaluation of our advisory business or the integrity of our management. The company and management have no reportable disciplinary events to disclose.

## **Item 10 Other Financial Industry Activities and Affiliations**

The firm and our related persons are not engaged in any other financial industry activities and have no other industry affiliations.

## **Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

The company has adopted a Code of Ethics which sets forth high ethical standards of business conduct and that is required of all our associated persons, including compliance with applicable federal and state securities laws.

The company and Christine Messmer, CFP®, have a duty of loyalty, fairness and good faith toward clients and have an obligation to adhere to the specific provisions of the Code of Ethics and to the general principles that guide the Code.

The code provides for oversight, enforcement, and record-keeping provisions. The code includes the firm's policy prohibiting the use of non-public information. We do not believe that we have any particular access to non-public information and we understand that such information may not be used in a personal or professional capacity.

A copy of the Code of Ethics is delivered to prospective clients prior to the initial meeting, and it is available to clients and prospective clients upon request. A request may be made by e-mail or by telephone.

Christine Messmer, CFP® and any other individuals associated with Christine Messmer, P.C. are prohibited from engaging in principal transactions and prohibited from engaging in agency cross transactions.

## **Item 12 Brokerage Practices**

Christine Messmer, P.C. may recommend the use of Charles Schwab & Co., Inc. (“Schwab”) for clients in need of discount brokerage and custodial services provided that the recommendation is consistent with the Fiduciary duty of Christine Messmer, CFP® to the client.

Christine Messmer, P.C. makes this recommendation based on the broker's and custodian's reputation, quality of execution services and the costs of the services, among other factors. Clients are not under any obligation to trade through any recommended broker.

Christine Messmer, P.C. does not have the authority to determine commission rates charged by the broker or which dealer is utilized. The firm has no authority to negotiate commissions or to obtain volume discounts and best execution may or may not be achieved.

Christine Messmer, P.C. reserves the right to decline acceptance of any client account that directs the use of a broker other than the discount broker – custodian, Schwab. Any other broker could adversely affect Ms. Messmer's Fiduciary responsibility to the clients and /or her ability to service the client's portfolio effectively and efficiently.

Ms. Messmer will block trades when possible and when advantageous to clients. This permits the trading of aggregate blocks of securities composed of assets from multiple accounts so long as transaction costs are shared equally and on a pro-rated basis between all accounts included in any block. Blocking allows for timelier equity trades in an equitable manner and to reduce the broker's commission charges to clients. No personal trades will ever be included in any client blocks.

Ms. Messmer utilizes the services of Schwab, the discount broker and custodian of the client's investment assets. Schwab provides monthly account statements and tax documents electronically through their portal Schwab Alliance or paper statements depending on preference. They have a dedicated trading desk, a dedicated service group and many resources for clients and the advisor.

Schwab provides online access to client's account, electronic download of trades, balances and positions, confirmations, and year-end summaries. Advisory fees may be directly debited from client accounts (in accordance with federal and state requirements).

Christine Messmer, P.C. does not have any soft dollar arrangements.



## **Item 13 Review of Accounts**

### **Individual Portfolio Management Fees**

**Reviews:** While the underlying securities within client accounts are regularly monitored by Christine Messmer, CFP®; advisory clients are encouraged to meet with the planner to review financial plans and investment accounts at least quarterly and all other clients should meet with the planner one time or more than one time in a calendar year.

**Reports:** Monthly statements and trade confirmations are sent to clients by the custodian, and they must be carefully reviewed by the client for accuracy.

### **Financial Planning Services (including Investment Advisory)**

**Reviews:** Reviews are an essential aspect of financial planning and investment management. More frequent review meetings may be triggered by material changes, such as, the client's circumstances, the market, and the economy. While review meetings may occur at different stages depending on the nature and terms of the specific engagement, reviews are conducted based on the client's specific contract provisions.

**Reports:** All clients receive quarterly portfolio reports indicating all cash inflows and outflows, all dividend and other distributions, capital gains (losses), management fees, the internal rate of return (IRR) of every security position and the return of the overall portfolio after the end of a calendar quarter. The web portal of Christine Messmer P.C offered through its vendor Advyzon provides an overview of the client's portfolio and details about their investment accounts at any time they wish to review it.

## **Item 14 Client Referrals and Other Compensation**

The firm does not engage solicitors or pay-related or non-related persons to refer potential clients. The firm does not accept or allow the acceptance of any form of compensation, including cash, awards, or prizes from non-clients in conjunction with advisory services provided to clients.

## **Item 15 Custody**

Christine Messmer, CFP® may act as Trustee for client accounts. She may engage in transactions for the accounts per the legal terms of the trust document, and she can directly debit the trust accounts for fees. Each year, Christine Messmer, P.C. undergoes a surprise audit by a CPA Firm (a PAOCB auditor) to be sure that the firm is complying and in conformity with the requirements of the Securities & Exchange Commission (SEC). The examination includes tests of the records, documentary evidence and other procedures to ascertain if Christine Messmer, P.C is in conformity with the requirements of the Investment Advisors Act of 1940. The audits are filed on the IARD system.

Fees may be directly debited from client accounts per the Limited Power of Attorney (LPOA) signed when clients open brokerage accounts.

The custodian does not calculate or know an individual client fee arrangement; therefore, the client must carefully review the accuracy of the fee and be sure to contact planner if the client believes there is an error.

## **Item 16 Investment Discretion**

As previously disclosed in Item 4 of this brochure, the firm does provide discretionary asset management services on a discretionary basis for three accounts or approximately \$1.1 million in assets.

The balance of client assets is not managed on a discretionary basis and all recommendations must be approved by clients prior to implementation of an investment strategy.

In summary, Ms. Messmer requires verbal or written permission to execute trades or to implement an investment strategy for clients, except for the three discretionary accounts that Ms. Messmer manages as a Trustee.

## **Item 17 Voting Client Securities**

As a matter of firm policy, proxies are not voted on behalf of clients. Clients maintain exclusive responsibility for directing the matter in proxies solicited by issuers of securities beneficially owned by the client shall be voted and making all elections relative to any mergers, acquisitions, tender offers, bankruptcy proceedings or any other event pertaining to investment assets.

## **Item 18 Financial Information**

As previously disclosed, the firm does not require or solicit payment of fees in advance for services rendered. The firm has not been the subject of a bankruptcy petition at any time during the past ten years or ever. Christine Messmer, P.C. has no additional financial circumstances to report.