

Form ADV Part 3: Relationship Summary

Mark Bell Advisory Services, Inc.

Introduction

Mark Bell Advisory Services is an Investment Adviser registered with the U.S. Securities and Exchange Commission. I offer clients investment advisory services. Clients should understand that the services provided and fees charged are different than those of a broker-dealer, and that it is important to understand the difference between the two. Free and simple tools are available to research firms and financial professional at <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing.

What Investment Services and Advice can You Provide me?

Description of Services: I offer investment advisory services to retail investors. Investment advisory services include Money Management Services and Financial Planning and Consulting Services.

Money Management Services: Mark Bell Advisory Services provides Money Management Services which involves managing and trading your designated account(s). Mark Bell Advisory Services will discuss your investment goals and design a strategy to try and achieve your investment goals. Mark Bell Advisory Services will continuously monitor your account when providing Money Management Services and contact you periodically throughout the year to discuss your portfolio. For more information please see **Item 4** of the **Form ADV Part 2A**. Money Management Services are provided on a **discretionary** basis, meaning I have the authority to determine the type and amount of securities that can be bought or sold for your portfolio without obtaining your consent for each transaction. For more information please see **Item 16** of the firm's **Form ADV Part 2A**.

Financial Planning & Consulting Services: I also provide financial planning and consulting services. Financial planning services involve creating a written financial plan for you which covers mutually agreed upon topics. Financial consulting is used when a written financial plan is not needed. It involves ongoing meetings to discuss your financial situation. Not all clients need financial planning services and therefore not all clients receive this service. This service is provided to you if you have financial needs beyond simply managing your investment assets. Please see **Item 4** of **Form ADV Part 2A**.

Limited Investment Offerings: I do not primarily recommend one type of security to clients. Instead, I will typically construct a tailored & diversified portfolio for each client using primarily open & closed end mutual funds (including money market funds), ETFs, CDs, and individual taxable & tax-exempt bonds as well as other investments as deemed appropriate. I do not recommend individual stock positions or options contracts when managing accounts. I am limited in investment selection in that I can only invest your account in securities which are available on your custodian/broker-dealer's platform. When providing you services, I do not recommend or offer advice on any proprietary products.

Account & Fee Minimums: Unless an exception is granted, there is a minimum annual fee of at least \$10,000.

Conversation Starters: *Given my financial situation, should I choose an investment advisory service? 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?*

What Fees Will I Pay?

Description of Principal Fees & Costs: Fees charged for my Money Management Services are charged based on a percentage of assets under management. The standard fee schedule is 1.00% annually on the first \$1,000,000 + 0.75% on the next \$1,000,000 and 0.50% on the excess over \$2,000,000. Fees are divided and billed quarterly in advance and calculated based on the fair market value of your account as of the last business day of the prior billing period. Because our fee is based upon the value of your account we have an incentive to recommend that you increase the level of assets in your account. When engaging us for Money Management Services you will also incur other fees and expenses. The broker-dealer/custodian on your account will charge you transaction fees for executing trades in your account. You will also incur internal management fees and expenses by the funds we invest in, within your account.

At this time, I do not charge an additional or separate fee for financial planning services, although that can change in the future. All financial planning services are covered under the fees paid for Money Management services.

Additional Information: 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. For more information about the fees we charge and the other fees and expenses you will incur please see **Item 5** of **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?

Standard of Conduct: When we act as your investment adviser, I have to act in your best interest and not put my interest ahead of yours. At the same time, the way my firm makes money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice provided to you. Here is an example to help you understand what this means. An example of a potential conflict of interest is: if you were to ask me if you should pay off your home mortgage with new cash of \$200,000 you inherit, or transfer it to an account that I manage. Since I am paid by you if I manage the \$200,000 but not paid by you if you pay off your mortgage, I make more money by recommending you invest the \$200,000 into an account I manage vs. using it to pay off your mortgage. The way I address this is to make you aware of the conflict at the time we discuss the issue, and then give you the rationale as to my ultimate recommendation, as well as the positives and negatives of each alternative action. Please let me know if you have any questions regarding this example.

Additional Information: For more information about our conflicts of interests and the ways we are compensated please see **Item 5** and **Item 12** of our **Form ADV Part 2A**.

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

How do your financial professionals make money?

Description of Salary/Payment of IARs: I am compensated based on the level of client assets managed through my Money Management Services program. This creates a conflict of interest as it gives me an incentive to recommend you invest more in your account with me due to the potential for increased payments.

Do you or your financial professionals have legal or disciplinary history?

No. I do not have a legal or disciplinary history to report. You can visit the following website for a free and simple search tool to research me and my firm at <https://www.investor.gov/CRS>.

Conversation Starters: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information about Mark Bell Advisory Services

Additional information about Mark Bell Advisory Services and copies of my Form ADV Part 2A disclosure brochure are available on the Internet at <https://adviserinfo.sec.gov/firm/summary/107114>. If you have any questions or want an up-to-date copy of this relationship summary, I can be reached by phone at (312) 840-8265.

Conversation Starters: *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?*