

FINANCIAL NETWORK SPECIALISTS, LLC

FORM CRS

February 3, 2025

ITEM 1. INTRODUCTION

Financial Network Specialists, LLC (“FNS”; we, our, us”), is an SEC-registered investment adviser. Mitchell Miller is the owner and only investment adviser at FNS. While FNS is not a broker dealer, it has an investment adviser relationship with Interactive Brokers where a significant portion of assets under management are held. FNS offers discretionary investment services to clients that hold their assets at Interactive Brokers and non-discretionary services for those that hold assets at other broker dealers. You are encouraged to access free and simple tools to research firms and financial professionals at <https://www.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?

We offer ongoing investment advisory services to you. We may invest your assets in securities such as exchange traded funds (ETF'S), equities, fixed income and mutual funds, among others as deemed appropriate. We monitor your account on a continual and active basis and communicate with you. Your account is reviewed in the context of your stated investment objectives and guidelines and this monitoring is part of our investment advisory services. We perform reviews of accounts no less than quarterly. We offer discretionary and non-discretionary accounts. Non-discretionary accounts will be discussed and reviewed with the client, but the client has direct access to their accounts and will make any necessary transactions on their own.

QUESTIONS TO ASK

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?

ITEM 3. FEES, COSTS, CONFLICTS AND STANDARD OF CONDUCT

WHAT FEES WILL I PAY?

Fees and costs affect the value of your account over time. We charge a fixed annual fee that is a negotiated asset-based fee ranging between .20% and 1.5%. The agreed upon annual fee will not change until the parties involved agree and new paperwork is signed. The adviser fee is paid either monthly (in arrears) or quarterly (in advance). Your fees can be pulled from your account or paid separately.

THIRD PARTY COSTS

In addition to our fees, you may pay other fees including: custodial fees; brokerage commissions; transaction fees; internal fees and expenses charged by mutual funds and ETFs; and other fees and taxes on brokerage accounts and securities transactions. 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.

QUESTIONS TO ASK

Help me understand how these fees and costs might affect my investments. If I give you X\$ 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?

CONFLICTS OF INTEREST

When we act as your investment adviser, we have a fiduciary duty to place the interest of our clients ahead of our own and the firm. We believe by using the fixed annual fee that we have reduced the conflicts of interest. We do not receive any form of compensation from any source, other than the agreed upon annual fee with the client.

QUESTIONS TO ASK

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

The only compensation that FNS and Mitchell Miller make is the agreed upon, fixed, annual fee.

ITEM 4. DISCIPLINARY HISTORY

Yes, since 1998 when I established FNS there has been one disciplinary action. You can find additional information about this and the firm on the SEC's website <https://adviserinfo.sec.gov> by searching CRD #109037. You may also contact me at 303-520-5187 or mitch@fnspecialist.com. I am happy to address any questions you may have on this matter before any commitment is made to engage Financial Network Specialists.

QUESTIONS TO ASK

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

ITEM 5. ADDITIONAL INFORMATION

For additional information on our investment advisory services, call 303-520-5187 or email mitch@fnspecialist.com. You can also use the above referenced SEC website.

QUESTIONS TO ASK

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?