

Item 1. Introduction

Our firm, Slavic Mutual Funds Management Corporations (“SMF”), is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

We are a registered investment adviser that offers investment advisory services to Plan Sponsors and some retail investors (“Direct Clients”). While our advisory practice focuses on Plan Sponsors and the development of retirement programs for companies, we also offer Wealth Management and Financial Planning Services to retail investors, which are accounts we manage through our Bespoke or Pre-Allocated Portfolios. A segment of this service offers individual retirement account management to individuals, utilizing the Pre-Allocated Portfolios through our wrap fee program. Plan Participants can also utilize our Bespoke portfolios, but we do not directly engage the Plan Participants. We utilize the information you furnish in the investor profile questionnaire designed by SMF to provide advisory services and investment options through our wealth management and financial planning services.

SMF offers our wealth management services on a discretionary basis. Discretionary asset management allows us the limited authority to buy and sell investments in your account without asking you each time a transaction is placed. Our advice is limited to two types of products or investments: mutual funds and ETFs, through the Pre-Allocated Portfolios and Bespoke services; however, we reserve the right to change the selection of investments in the future. There is a minimum asset requirement of \$10,000 for individual investors to enroll into the Wrap Program. We may waive or alter this minimum at our discretion.

Additional information about our advisory services is in Item 4 of our Firm Brochure and Item 5 of our Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/summary/113833>

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?

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

You will be charged an ongoing annual fee based on the value of the investments in your account. The fee is computed and deducted from your account quarterly, in arrears, on the first month of each quarter. Our standard fee schedule for our Wealth Management Services is tiered and ranges from 0.75% to 1%. The annual fee for our wrap fee program, ranges from 0.40% to 0.60% based on the value of the assets invested. Our financial plans fall into two categories, Standard and Comprehensive, and are charged on a flat rate basis for \$1,500 and \$2,500 respectively.

The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. The amount you pay will depend, for example, on the services you receive from SMF and the amount of assets in your account. Our Wrap Program fee is not negotiable and is subject to change from time to time, upon notice to you. Our firm’s fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account.

Fees associated with any wrap fee program will include most transaction costs and fees to a broker-dealer or bank that has custody of these assets, and therefore are higher than a typical asset-based advisory fee. However, they typically do not include certain dealer-markups and odd lot differentials, transfer taxes, exchange fees mandated by the Securities and Exchanges Act of 1934 and any other charges imposed by law with regard to any transactions in the account.

You may also pay charges imposed by the custodian holding your accounts for certain investments and maintaining your account. Investments, such as mutual funds, index funds, exchange traded funds, and variable annuities, charge additional

***Consider asking your financial professional these questions.**

fees that will reduce the value of your investments over time.

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. *More detailed information about our fees is located in Item 5 of our Firm Brochure and Item 4 of our Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/summary/113833>.*

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?

When we act as your investment adviser, 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 because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:

Our firm is affiliated with Slavic Integrated Administration, Inc. ("SIA"). SIA offers recordkeeping and administrative services for a fee to qualified retirement plans. Plan Sponsors of such plans are (or can be) mutual clients of SMF. Also, if a client is a participant in an employer-sponsored retirement plan such as a 401(k) plan, and decides to roll assets out of the plan into the another account sponsored by SMF, this presents a conflict of interest. You should be aware that the fees charged under our wealth management services likely will be different from those a participant pays through an employer-sponsored retirement plan. To address this conflict, SMF and SIA maintain policies to ensure the proper disclosure of fees charged by SMF versus a participant keeping their assets with an employer-sponsored plan and encourage the participant to consult with other professionals he or she deems appropriate before making a final decision.

In addition, for our Wrap Program, we have an incentive to recommend assets without transaction fees in order to reduce the amount of fees that we will have to pay on your behalf.

Conversation Starters*

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

These arrangements and additional information about our conflicts of interest are discussed in Items 5 and 10 of our Firm Brochure and Item 9 of our Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/summary/113833>.

How do your financial professionals make money?

Our financial professionals are compensated based on salaries.

Item 4. Disciplinary History

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

No – Neither the firm nor any of our financial professionals have a disciplinary history. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters*

- As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5. Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #113833. You may also contact our firm at (561) 241-9244 to request a copy of this relationship summary and other up-to-date information.

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?