

Canty Financial Management, Inc.

Registered Investment Advisor (CRD #118945)

Form CRS Customer Relationship Summary as of December 31, 2023

Introduction:

Canty Financial Management is registered with the Securities and Exchange Commission as an investment adviser. This summary is to provide you with information we believe will be important in making a decision on selecting an investment advisor to best suit your needs. Our goal is to help you understand the difference between advisory services, brokerage services and fees they charge. 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.

What investment services and advice can you provide me?

- We provide to our clients Tax and Financial Planning advice, and Investment Management. When you open an advisory account with our firm, we meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we may recommend a portfolio of investments that is monitored at least annually, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. We offer advice on a regular basis and contact you at least annually to discuss your portfolio.
- We generally manage accounts on a discretionary basis. When you open your account, you give us permission to buy and sell investments in your account without asking you in advance. We will have discretion until the advisory agreement is terminated by you or our firm.
- We do not restrict our advice to limited types of products or investments. Our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us.
- Financial Planning and Tax Planning are offered as a separate service for an additional fee or on a subscription-basis. Financial Planning service do not include any monitoring of investments.

Additional information about our advisory services is in Item 4 of our Firm Brochure, which is available online at <https://www.cantyfinancial.com/services/investment-advisory>

What fees will I pay?

- To cover the services we offer, we charge a quarterly management fee based on the value of the investments we are responsible for. Our standard fee schedule ranges from 0.50% to 1.0% annually depending on the value of the investments in your account. Additional fees may be charged for optional services. 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. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account.
- The broker-dealer that holds your assets may charge a transaction fee when we buy or sell an investment for you. The broker-dealer's transaction fees are in addition to our firm's fees for our Investment Management service. Today, most transactions are free.
- You may also pay charges imposed by the companies or products you are invested in. Some investments, such as mutual funds, and exchange traded funds, charge additional fees that will reduce the value of your investments over time.
- 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.

Additional information about our fees is in Item 5 of our Firm Brochure, which is available online at <https://www.cantyfinancial.com/services/investment-advisory>

Form CRS Customer Relationship Summary (Continued)

What are your legal obligations to me when acting as my investment advisor?

How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we are required to put your interests ahead of ours. We need to think of you first. At the same time, the way we make money could create a conflict with your interests. It's important that you understand and talk to us about these conflicts because they can affect the investment advice, we provide. Here are some examples to help you understand what this means:

- As a fee-only adviser, a conflict of interest may exist any time we recommend that you keep your assets under our management rather than remove your assets from our management. Examples could include recommending that you rollover an account into an account managed by our firm or recommending that your assets remain in your account rather than satisfying a debt obligation.
- Our firm receives support services from our custodian that could include investment-related research, pricing information and market data, software and other technology that provide access to your account data, compliance and/or practice management-related publications, discounted or gratis consulting services, discounted and/or gratis attendance at conferences, meetings, and other educational and/or social events, marketing support, computer hardware and/or software and/or other products used by our firm in furtherance of our business operations. You should be aware, however, that the receipt of economic benefit by our firm or its related persons in and of itself creates a potential conflict of interest and may indirectly influence our choice of custodian for custody and brokerage services.

Additional information about our conflicts of interest is in Item 10 of our Firm Brochure, which is available online at <https://www.cantyfinancial.com/services/investment-advisory>

How do your financial professionals make money?

Our financial professionals are paid a salary and additional compensation based on the revenue our firm earns from advisory services.

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

No, our firm and financial professionals do not have any legal or disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

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 #118945. You may also contact our firm at 518-885-3230 to request a copy of this relationship summary and other up-to-date information.

Here are Some Sample Questions to Ask Us:

- 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 those qualifications mean?
- Help me understand how these fees and costs may 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?
- How might your conflicts of interest affect me, and how will you address them?
- As a financial professional, do you have any disciplinary history?
- For what type of conduct?
- 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?