

## Form CRS – Client Relationship Summary

### Introduction

Schlosser Financial Services, Inc. (“Adviser”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. **There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://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?

I offer investment advisory services to retail investors for an ongoing asset-based fee calculated on the aggregate market value of all assets under management, including allocations to cash. If you open an account with me, I will meet with you to understand your current financial situation, goals, and risk tolerance. Based on what I learn, I will recommend a portfolio of investments that is monitored on a continuous basis. I will conduct an internal review of your account on at least a quarterly basis and, if necessary, rebalance to meet changing needs.

All my client accounts are managed on a non-discretionary basis which means all activity in your account requires prior approval. I can only act on your instructions.

**Additional information about our advisory services is located in Item 4 of our Firm Brochure which is available upon request or online at <https://adviserinfo.sec.gov/>.**

*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?*

### What Fees and Costs will I pay?

I charge a maximum annual fee of 0.85%, but the rate can be lower depending on the account size. My incentive is to increase the value of your account over time which will increase my fees over time. Other costs can include the expense ratio for the funds we use, and transaction fees on some low-cost no-load mutual funds. Your fees can be pulled from your account or paid separately. Please know, **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 located in Item 5 of our Firm Brochure. Our Firm Brochure is available upon request or online at <https://adviserinfo.sec.gov/>.**

*Questions to Ask Us:*

- *Help me understand how these fees and costs will 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 do you determine what fee I will be charged?*

## **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?**

As a Certified Financial Planner, I am a fiduciary. **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.**

1. Some insurance products, like an immediate annuity, pay me a commission. A conflict of interest would be to recommend a commission-based product to boost my income when a better low-cost product exists.
2. Some 401K plans are excellent and cost nothing. It would be a conflict of interest to recommend that a client rollover a 401K plan to me to simply increase my advisory fees without providing a benefit to you.
3. Some people carry high interest debt. It would be a conflict of interest to advise a client to keep money invested with me, which keeps my fees higher, rather than pay off that high interest debt.

*Questions to Ask US:*

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

## **How do your financial professionals make money?**

As stated, I am the only person at Schlosser Financial Services, Inc. I make money in three ways. I charge a fee based on Assets Under Management. I can work for an hourly rate, which is primarily limited to estate planning. Lastly, I can get paid commission for selling a life insurance policy or annuity.

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

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

*Questions to Ask Me:*

- *As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

## **Additional Information**

You can find additional information about my firm's investment advisory services on the SEC's website at <https://adviserinfo.sec.gov> by searching CRD #128809. You may also contact our me at (732) 250-4616.