

STRATEGIC FINANCIAL MANAGEMENT, LLC

Relationship Summary

Strategic Financial Management, LLC (“SFM” or “we” or “us”) is registered as an investment adviser with the U.S. Securities and Exchange Commission. This Relationship Summary is designed to provide you, a retail investor, with information about the investment advisory services we provide you and how we charge for them. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about investment advisers, and investing.

We’re sure you have questions for us. We’ve already answered a few:

“What investment services and advice can you provide me?”

- We provide investment advisory services regarding securities and non-securities to ultra-high net-worth individuals and their family and estate planning vehicles. Our services include reviewing your investments and providing you with investment advice and recommendations. We do not have discretionary authority over your assets, except when we serve as trustee over your assets. Any implementation of investment decisions with respect to your account requires your approval and you remain solely responsible for all decisions. We generally do not continuously monitor your investment account. Instead, we review your accounts and portfolios periodically based on your account needs and market conditions. We will send you quarterly client reports.
- We may serve as the trustee of your high net-worth trusts. In our capacity as trustee, we have discretionary authority over your trust assets and will manage the trust in accordance with its guidelines and investment objectives.
- If requested, we may also serve as manager of your family company and have discretionary authority to take certain actions or execute documents on behalf of your family company in accordance with its operating agreement or your instructions. Through this role, we are not providing you with legal advice or financial-planning services. However, we may consult or interact with third parties who perform financial planning services for our clients.
- We generally require our clients to have a minimum net worth of \$100 million before providing investment advisory services.
- We will not render advice regarding financial, legal, accounting, regulatory or other matters. You should consult your own financial, legal, accounting and other appropriate advisors regarding how any investments with us fit within your overall investment portfolio and financial plan. For more information regarding our investment services and advice, please review our [Form ADV Part 2A](#), specifically Items 4 and 7.

Additional 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 these qualifications mean?

“What fees will I pay?”

- Except for trustee services, SFM charges a fixed fee for advisory services that depends on the scope and complexity of the services being performed for you. Our fixed fees are generally limited to a certain time period and are determined on a case-by-case basis. Factors influencing the fee size include the nature and complexity of the proposed services, staffing arrangements and the size of your asset base. All fees are agreed upon with you in advance. **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.**
- SFM does not charge you any performance-based fees. You may, however, incur certain additional charges imposed by custodians, brokers, attorneys, third-party investment products and other third parties who service your account. For more information on our fees and costs, please review Item 5 of our [Form ADV Part 2A](#).

Additional Questions to Ask Us:

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:
 - Other financial advisors or clients may give us gifts and gratuities, including travel and entertainment, such as tickets to sporting events, charity events, parties, the theater or seminars. We do not favor clients or third parties who give us gifts over those who do not.
 - SFM may enter into arrangements with certain broker-dealers, under which the brokerage firm would provide or pay the costs of certain services or other items for the benefit of SFM. These services and other items may include, without limitation, prime brokerage services, proprietary (developed by the broker) and third-party research services and products, proxy voting services, software and services used in the management of client portfolios or client portfolio analysis, investment research, consulting fees and charges, fees and charges for news wire, other client investment research, quotation services, periodical subscription fees and similar charges.
- Additional information related to our conflicts of interest may be found throughout our [Form ADV Part 2A](#).

Additional 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?”

- Our financial professionals earn a salary and may earn a bonus based on employee performance or holiday bonus. Our financial professionals do not receive any type of transaction-based compensation.

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

No. A free and simple search tool to research us and our financial professionals can be found at [Investor.gov/CRS](#).

Additional Questions to Ask Us:

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

Additional Information

Please call us at 732-385-9949 for more information about our investment advisory services, including a copy of this relationship summary, or to request up-to-date information.

Additional Questions to Ask Us:

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?