



## **Client Relationship Summary – Form CRS – January 26, 2026 – Page 1 of 2**

True Square Financial LLC (“TSF”) is registered as an Investment Adviser with the U.S. Securities & Exchange Commission. Brokerage and investment advisory services and fees differ and it is important for you, the retail investor, to understand the differences. Free and simple tools are available to research firms and financial professionals at [investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### **Relationship & Services**

*What investment services and advice can you provide me?*

We offer investment advisory services, which include both financial planning and investment management, to retail investors. We primarily manage client portfolios on a discretionary basis; with discretionary portfolios, we buy and sell securities without discussing with you first. In some instances, we manage client portfolios on a non-discretionary basis; with non-discretionary portfolios, we discuss which securities to buy or sell with you first, but you make the ultimate decision regarding the purchase or sale of securities. We do not limit the types of investments on which we advise and there is no minimum net worth or asset requirement to become a client.

Additional information: For more information about our services, please review our Form ADV Part 2A Item 4.

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Conversation Starters – please ask your financial professional

- 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?
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### **Fees, Costs, Conflicts, and Standards of Conduct**

*What fees will I pay?*

We typically charge a flat monthly fee based on the complexity of your situation. Most clients pay \$500 per month in advance. We do not charge commissions, performance-based fees, or hourly fees.

Some investments, like mutual funds, ETFs or private funds include additional fund-level management fees; you may also incur fees from your custodian for things like wire transfers, transaction fees, or other custody fees.

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. For more information regarding our fees and costs, please review our Form ADV Part 2A Item 5.

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Conversation starters – please ask your financial professional

- 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?
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*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 interests 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. For example, since we typically receive a flat fee regardless of how much time we spend working on your account, we have a financial incentive to serve more clients and spend less time with each client.

Additional information: For more information about potential conflicts of interest, please review our Form ADV Part 2A Items 11 & 12.

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Conversation Starters – please ask your financial professional

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

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*How do your financial professionals make money?*

TSF financial professionals are primarily compensated through salary. Daniel Mahoney also receives the profits of TSF as its owner. TSF financial professionals do not receive any compensation for specific transactions or for recommending specific investments to clients.

**Disciplinary History**

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

No. Please visit [investor.gov/CRS](http://investor.gov/CRS) for a free and simple search tool to research TSF and our financial professionals.

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Conversation Starters – please ask your financial professional

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

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Additional Information: To find additional information about TSF’s advisory services and/or to request a copy of the relationship summary, please visit [www.truesquarefinancial.com](http://www.truesquarefinancial.com) or send an email request to Daniel Mahoney at [dan@truesquarefinancial.com](mailto:dan@truesquarefinancial.com). You can also request a copy of our Form ADV Part 2A brochure or this relationship summary by calling us at 404-275-2720.

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Conversation Starters – please ask your financial professional

- 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?
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