

CFP® Disclosure - Richard Mark Allison – CFP® License No. 046467

The CFP Board of Standards maintains a Code of Ethics and Standards of Conduct. This disclosure, together with Form ADV Parts 2A and 2B and the Privacy Policy, is intended to comply with those requirements. The CFP Board distinguishes between advice provided **with** and **without** financial planning differences. This disclosure follows that distinction.

Investment Management Services Without Financial Planning

Marian Financial Services, Inc. (“MarianFS”) offers discretionary investment management services for an assets-under-management (“AUM”) fee. Under this arrangement, MarianFS either acts as portfolio manager or outsources portfolio management to an unaffiliated registered investment adviser (“RIA”). In both cases, investment decisions are made and implemented without prior client approval. Clients grant MarianFS or the unaffiliated RIA limited power of attorney for trading authority.

MarianFS receives compensation based on the total assets managed in your account. As a result, MarianFS benefits financially when assets are added and its compensation decreases if assets are withdrawn. This creates an incentive for clients to maintain or increase account balances.

When MarianFS serves as portfolio manager, it retains 100% of the advisory fee. If an unaffiliated RIA is used, MarianFS shares the fee with that firm. This may present a conflict of interest if MarianFS recommends itself as portfolio manager. The fee charged by the unaffiliated RIA is included in the total fee charged by MarianFS. Clients are encouraged to request a proposal from any unaffiliated RIA for comparison purposes.

Additional information, including Form ADV Parts 2A and 2B, is available at <https://www.marianfs.com>.

Portfolio options available through MarianFS are limited to stocks, ETFs, and mutual fund portfolios managed by Mr. Allison. Unaffiliated RIAs may offer a broader range of investment strategies.

Investment Management Services With Financial Planning

At this time, MarianFS does not offer financial planning services typically from using software firms such as Right Capital®, eMoney®, Money Guide Pro®, or other financial planning software firms. The utilization from our clients was very limited and when weighed against the costs to our firm, it was an easy decision to remove financial planning services. If a financial plan is requested, then we will outsource this service to another adviser.

Insurance Licensing

Richard Mark Allison is **not licensed** as an insurance agent in any state. Clients requiring insurance services should work directly with a licensed insurance agent or their existing insurance provider.

Real Estate License Disclosure

Richard Mark Allison is a licensed Real Estate Sales Associate in the State of Florida (License No. SL 3177487), licensed since 2006. License information may be verified at <https://myfloridalicense.com>.

Mr. Allison may receive referral compensation for introducing clients to a real estate brokerage firm. Clients are under no obligation to accept such referrals and may work with any real estate professional of their choosing. If a referral fee is received, this constitutes additional compensation and may create a conflict of interest.

Estate Guru Relationship

Mr. Allison has a professional relationship with Estate Guru, a national attorney network that facilitates the preparation of estate planning documents, including wills, revocable trusts, and related documents.

Mr. Allison is **not an attorney** and does not provide legal advice. All legal documents are prepared by licensed attorneys selected by Estate Guru and licensed in the client's state of residence. MarianFS does not share advisory fees with Estate Guru or any attorney.

MarianFS may receive compensation for services related to data gathering, client meetings, document coordination, and notary services. This compensation typically ranges from \$250 to \$500, based on time commitment and the number of legal documents chosen by the Client. Clients are encouraged to compare the total cost of Estate Guru services, including MarianFS's fee, with the cost of engaging a local attorney. A Pricing Guide encompassing Estate Guru's plus MarianFS's fee is available at <https://marianfs.com> under the Disclosures section of our website.

Clients are not required to use Estate Guru to receive services from MarianFS and may engage any attorney of their choosing.

Conflict of Interest Statement

As part of our services to clients, and the fact that Mr. Allison receives compensation from the sale of real estate purchases or sales referrals, then this means that:

- a) a conflict exists between your interests and the interests of Mr. Allison;
- b) you are under no obligation to act upon Mr. Allison's real estate recommendations; and
- c) if you elect to act on any real estate recommendations, then you are under no obligation to affect the transaction through Mr. Allison.

Client Acknowledgment

By signing below, the client(s) acknowledge receipt of this CFP® Disclosure of Material Conflicts of Interest.

Client Name

Co-Client Name

Client Signature

Co-Client Signature

___/___/_____
Date

___/___/_____
Date

Signature by Richard M. Allison

___/___/_____
Date