

## **CFP® Disclosure of Material Conflicts of Interest**

### **Richard Mark Allison – 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; this disclosure follows that distinction.

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### **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 As a result, MarianFS benefits financially when assets are added and its compensation decreases if assets are withdrawn.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.

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### **Investment Management Services *With* Financial Planning**

MarianFS includes financial planning services at no additional cost for clients who engage MarianFS for investment management services. To receive financial planning services, clients must:

- Execute an Investment Advisory Agreement with MarianFS; and
- Link all asset and liability accounts to Right Capital® via their secure Client Portal.

Clients who do not meet these requirements are not eligible for financial planning services at no additional cost.

In limited cases, MarianFS may provide financial planning services only, using Right Capital®, for a negotiated annual flat fee ranging from \$600 to \$1,800. This fee may be higher or lower than the fee charged for managed portfolios and may present a conflict of interest.

The conflicts of interest described under *Investment Management Services Without Financial Planning* also apply to this service offering.

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### **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.

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### **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.

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### **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.

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## Conflict of Interest Statement

If Mr. Allison or MarianFS receives compensation related to real estate referrals or estate planning coordination, a conflict of interest may exist. Clients are not required to act on any recommendation and are not obligated to complete any estate planning coordination through Mr. Allison and MarianFS.

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## Client Acknowledgment

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

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Client Name

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Co-Client Name

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Client Signature

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Co-Client Signature

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Date

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Date

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Signature by Richard M. Allison

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Date