Marian Financial Services, Inc.	Choose One	
Amount to Invest:	$ 100,000.00	
Description	**Current Fees**	**Proposed Fees**
Annual Financial Adviser or Investment Manager Fees		
Annual Mutual Fund Management Fees		
Annual ETF Management Fees		
Annual Mutual Fund 12b-1 Fees		
Annual Turnover Fees		
Annuity Contract Management Fees		
Annuity Contract Expenses Fees		
Annuity 1st Year Commissions Paid		
Annuity Trail Commissions – Next 12 months		
Annuity Surrender Charges – Next 12 months		
Loss of Principal – If sold and M.V. Adjustment		
Estimated Taxes Due for Sell Transactions		
Annual Custodian Basis Points Fees		
401k Plan – Annual Administration Fees		
Annual Profit Sharing or Pension Plan Fees		
Trading Commissions or Markups		
Miscellaneous Fees		
Total Fees	$ 0.00	$ 0.00
Total Fees as a Percentage of Investment Amount	0.00%	0.00%

Remarks:

MarianFS Stock Portfolios have no annual expenses. MarianFS ETF Portfolios have annual expenses that range from 0.14% - 0.24%. (Subject to change by the ETF issuer.) Altruist, LLC only accounts have no expenses for MarianFS Stock portfolios and 0.12% annual expenses for Altruist Model Marketplace accounts.

The Primary Custodians we use are Charles Schwab & Co., Inc. and Altruist Financial, LLC an affiliate of Altruist, LLC.

Services Provided by Marian Financial Services, Inc.	Existing Account?	New Account at Our Firm
Current Investment Portfolio Analysis by Morningstar® Research that reviews the client's existing portfolio for fees and expenses, stock overlap, diversification, risk levels and other important metrics.	No	Yes
Design, selection and recommendation of a portfolio that reduces the client's overall fees and expenses, reduces stock overlap, better diversifies and reduces the overall risk of the portfolio.	No	Yes
Retirement income distribution strategies to help the client with retirement income needs.	No	Yes
Financial planning strategies that are based on the client's goals, investment objectives, risk tolerance and financial circumstances.	No	Yes
Help the client understand the effects of their financial decisions and how to avoid making common mistakes.	No	Yes
Re-titling and funding of accounts related to Revocable Living Trusts.	No	Yes
Helping family members who are Powers of Attorneys on other family members. Helping with a death in the family and the corresponding account searches and beneficiary distributions.	No	Yes
On-request reports that aggregates and segregates client accounts for easier understanding by the client.	No	Yes
Acceptance by MarianFS of non-managed investments and accounts for consolidation and reporting to the client, to help keep up with other accounts that they prefer to manage on their own.	No	Yes
A secure client web portal with a password set by the client whereby they can receive and send reports and other communications to or from MarianFS.	No	Yes

Additional Services Provided by Marian Financial Services, Inc.	Existing Account?	New Account at Our Firm
Portfolio implementation and timing decisions.	No	Yes
Portfolio trading (buys and sells) during implementation and when the client requests distributions or makes deposits into their accounts.	No	Yes
Portfolio monitoring of MarianFS managed client accounts. (Non-managed accounts are not monitored by MarianFS.)	No	Yes
Portfolio rebalancing services done at the discretion of MarianFS due to market conditions, deposits and withdrawals made by the client.	No	Yes
Cost basis determinations when the client opens new accounts and the decisions that need to be made as to what positions to retain or sell based on those cost basis determinations.	No	Yes
Managing deposits and withdrawals for the client and the corresponding purchase and sale trading decisions related to those deposits and withdrawals.	No	Yes
General advice on matters for which are advisers are licensed, such as real estate and notary services.	No	Yes
General advice on matters related to estate planning and referrals to attorneys or firms for legal document creation. See EP Navigator Price List.	No	Yes
On request meetings with MarianFS advisers.	No	Yes
Access to MarianFS advisers during normal business hours via telephone, email and text messaging.	No	Yes
General advice on matters for which the advisers are licensed, such as any type of investments whether public traded or not.	No	Yes

REMARKS:

ERISA ACKNOWLEDGEMENT

ERISA rules requires that this disclosure shall be in writing. You acknowledge that our Fees and Services offering has been explained to you disclosing the advantages and disadvantages. In addition, you have chosen to do business with Marian Financial Services, Inc. (MarianFS.com) because you believe this decision to be in your best interests based on your own personal financial situation. No ERISA rights are waived as a result of signing this document.

Client Name | Client Signature | Date

Richard M. Allison, CASL®, CFP®, CMFC®

Financial Adviser's Name | Financial Adviser's Signature | Date