

Plain-English Summary of the Investment Advisory Agreement

(Informational Summary – Not a Substitute for the Full Agreement)

This plain-English summary is provided to help you understand the key points of the full Investment Advisory Agreement. It is for informational purposes only and does not replace or change the legal terms of the Investment Advisory Agreement.

What You Are Hiring MarianFS to Do

You are hiring **Marian Financial Services, Inc. (MarianFS)** to provide investment management and financial planning services. Depending on your engagement, services may include managing investments, retirement planning, financial planning, estate planning coordination, and other advisory services you request.

Your Responsibilities

You agree to provide accurate and complete information about your finances, goals, and risk tolerance, and to keep that information updated. MarianFS relies on the information you provide and does not independently verify it.

Where Your Accounts Are Held

Your investment accounts are held at independent custodians such as **Charles Schwab or another qualified custodian**, not at MarianFS.

- The custodian holds your money and investments
- MarianFS manages investments but does not take custody of your funds
- You grant MarianFS to charge our fees to your account(s)
- You receive official account statements directly from the custodian

Fees

MarianFS is paid advisory fees based on the services you select:

- Investment management fees are generally **up to 1.25% per year**, billed quarterly
- Some services are billed hourly or for a flat fee
- Fees vary based on account size and services provided

MarianFS does not earn commissions on trades.

Investment Risk

All investing involves risk. Investment values can go up or down, and losses are possible. MarianFS does not guarantee investment results. Past performance does not predict future performance.

Discretionary Management

Unless you request otherwise, MarianFS has discretion to place trades in your account without contacting you first.

Ending the Agreement

You or MarianFS may terminate the agreement at any time without penalty. Any prepaid fees are refunded on a prorated basis.

Fiduciary Responsibility

For retirement accounts, MarianFS acts as a fiduciary, meaning it is required to provide advice in your best interest and disclose conflicts of interest.

Not a Substitute for Full Investment Advisory Agreement

Clients should review the full Investment Advisory Agreement carefully. If there are any questions, they should be discussed with MarianFS before signing the full Investment Advisory Agreement.