

## Materetsky Financial Group, Inc. – Client Relationship Summary (“Form CRS”)

### **Item 1 – Introduction**

Materetsky Financial Group, Inc. (“Materetsky”, “we”, “our”, or “us”) is registered with the Securities Exchange Commission (“SEC”) as an investment adviser. Our services and compensation structure differ from a registered broker-dealer, and it is important for you to understand the differences between those structures. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS). The site also provides educational materials about broker-dealers, investment advisers and investing. The italicized sentences appearing in text boxes below are intended to be “conversation starters” for you to have with us, as required by the instructions to Form CRS.

### **Item 2 – Relationships and Services - What investment services and advice can you provide me?**

Materetsky may be engaged to provide investment advisory services on a non-discretionary wrap fee basis to individuals and high net worth individuals (our “retail investors” or “clients”) on a fee-only basis. Clients that determine to engage us on a non-discretionary investment advisory basis must be willing to accept that we cannot effect any account transactions without obtaining prior consent to such transaction(s) from the client. Regardless, we will provide investment advisory services specific to the needs of each client. Prior to providing investment advisory services, an investment adviser representative will ascertain each client’s investment objective(s). Thereafter, we will allocate and/or recommend that the client allocate investment assets consistent with the designated investment objective(s). The client may, at any time, impose restrictions on our services.

Materetsky Financial Wrap Fee Program: We provide investment management services on a wrap fee basis in accordance with our investment management wrap fee program (the “Program”). Under the Program, we provide participants non-discretionary investment management services, for a single specified annual Program fee, inclusive of trade execution (excluding mark-ups and mark-downs), custody, reporting, and investment management fees. The terms and conditions of the Program are set forth in detail in the Part 2A Appendix 1 of Form ADV (“Wrap Fee Program Brochure”). All existing and prospective Program participants should read our [Form ADV Part 2A](#) and the [Wrap Fee Program Brochure](#).

Financial Planning and Consulting Services: To the extent specifically requested by a client, we may also provide financial planning and related consulting services inclusive of the Program fee. If requested by the client, we may recommend the services of other professionals for implementation purposes, including the services of our representatives, in their individual capacities, as registered representatives of Private Client Services or as licensed insurance agents. Additionally, to the extent requested by the client, we may provide consulting services regarding non-investment related matters, such as estate planning, tax planning, insurance, etc. The client is under no obligation to engage the services of any such recommended professional. The client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation from Materetsky or its representatives.

Retirement Plan Consulting. We may also provide retirement plan consulting services to qualified retirement plan participants for no additional fee. In such cases, we will provide allocation recommendations to the client based upon the investment options available on the participant’s 401(k) platform. Our ability shall be limited to the allocation of the assets among the investment alternatives available through the plan.

Generally, we require a minimum of \$250,000 to open and maintain an advisory account. We may, in our sole discretion, waive this minimum account size. We may also combine account values for you and your minor children, joint accounts with your spouse, and other types of related accounts to meet the stated minimum. For more detailed information about our advisory business and the types of clients we generally service, please see Items 4 and 7, respectively in our [Form ADV Part 2A](#).

#### *Conversation Starters:*

<i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i>
<i>How will you choose investments to recommend to me?</i>
<i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i>

### **Item 3 – Fees, Costs, Conflicts, and Standard of Conduct - What fees will I pay?**

Materetsky’s negotiable annual investment advisory fee shall generally be based upon a percentage (%) of the market value and type of assets placed under our management and/or advisement, between 0.50% and 1.40%. Fees shall vary depending upon various objective and subjective factors. Our annual investment advisory fee shall include investment advisory services, and, to the extent specifically requested by the client, financial planning and consulting services. In the event that the client requires extraordinary planning and/or consultation services (to be determined in our sole discretion), we may determine to charge for such additional services, the dollar amount of which shall be set forth in a separate written notice to the client. Our annual

A copy of our Part 2A is at <https://adviserinfo.sec.gov/firm/brochure/292353>

investment advisory fee shall be prorated and paid quarterly, in advance, based upon the market value (market value or fair market value in the absence of market value) of the assets on the last business day of the previous quarter. Our fee to provide Retirement Plan Consulting services may be a fixed fee or a fee based on a percentage of plan assets, which fees may be negotiable and may vary depending upon the level and scope of the service(s) required and the professional(s) rendering the service, and will generally range from 0.40% to 1.00% of plan assets. **Custodial Fees:** Your account will be held with a qualified custodian. If your assets are invested mutual funds, ETFs, or other registered and unregistered investment companies, you will bear your pro rata share of the investment management fees and other fees of the funds, which are in addition to the fees you pay us. These fees and expenses are described in each fund's prospectus or other offering documents. When our representatives sell an investment product on a commission basis, we do not charge an advisory fee in addition to the commissions paid by the client for such product. When providing services on an advisory fee basis, our representatives do not also receive commission compensation or 12b-1 fees for such advisory services. **However**, a client may engage us to provide investment management services on an advisory fee basis and separate from such advisory services purchase an investment product from our representatives on a separate commission basis. Clients should note that similar advisory services may (or may not) be available from other investment advisors for similar or lower fees.

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 detailed information about our fees and costs related to our management of your account, please see Item 5 in our [Form ADV Part 2A](#).

*Conversation Starters:*

*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?*

**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 must 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. Here are some examples to help you understand what this means:

\* We may recommend that you engage a particular custodian from whom we receive support services. This presents a conflict of interest, because our receipt of their support makes us more inclined to continue using and recommending them.

\* We and/or our representatives may buy or sell securities that are also recommended to clients. This practice may create a situation where we and/or our representatives are in a position to materially benefit from the sale or purchase of those securities. Therefore, this situation creates a potential conflict of interest. For more detailed information about our *conflicts* of interest, please review Item 4, 5, 10, 11, 12 and 14 of our [Form ADV Part 2A](#).

*Conversation Starters:*

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

**How do your financial professionals make money?**

Our financial professionals are generally compensated on a salary basis and are eligible to receive discretionary bonuses. Certain of our representatives, in their individual capacities, are licensed insurance agents and may earn commissions for the sale of certain insurance-related products. You should discuss your financial professional's compensation directly with your financial professional.

**Item 4 – Disciplinary History**

**Do you or your financial professionals have legal or disciplinary history?** No. We encourage you to visit [www.investor.gov/CRS](http://www.investor.gov/CRS) to research our firm and our financial professionals. Furthermore, we encourage you to ask your financial professional: *“As a financial professional, do you have any disciplinary history? If so, for what type of conduct?”*

**Item 5 – Additional Information**

Additional information about our firm is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may contact our Chief Compliance Officer, Ira Materetsky, at any time to request a current copy of our [ADV Part 2A](#) or our relationship summary. Our Chief Compliance Officer may be reached by phone at (561) 735-9227.

*Conversation Starters:*

*Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*