



## Linder Financial Services Customer Relationship Summary (Feb 19, 2021)

### Item 1. Introduction

Linder Financial Services is registered with the Securities and Exchange Commission as an investment advisor, and we provide investment advisory services rather than brokerage services. Investment advisory services and brokerage services and fees differ, and it is important for the retail investor to understand the differences. This document gives you a summary of the types of services that we provide and how you pay.

Please do not hesitate to ask us for more information. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors, and investing.

### Item 2. Relationships and Services

*What investment services and advice can you provide me?*

**Services:** We provide fee-based, investment advisory services directly to individuals, high net worth individuals, trusts, charitable organizations, and other individual investors. Our firm engages in no business activities other than fee-based investment advice.

**Monitoring:** We monitor portfolios and securities on an ongoing basis and offer you advice regularly as a part of our standard services, meeting with you at least quarterly, depending on your needs. We will discuss your investment goals, design a strategy with you to achieve your investment goals, and regularly monitor your account. We will also contact you when we become aware of a significant change in market conditions that may impact your individual circumstances.

**Investment Authority:** We buy and sell investments in your account, as a courtesy, in accordance with your stated investment guidelines only with your advance authorization. This is called "non-discretionary authority". You may also trade in your own account.

**Investment Offerings:** Our investment advice is not limited to a particular type of security. We provide advice with respect to equities, fixed income, and cash investments.

**Account Minimums:** Our stated minimum client relationship size is \$50,000 assets under management. This is negotiable at our discretion.

**Additional Information:** Our firm is migrating this year from state registration (GA) to SEC registration. The principal owner of the firm is Marci Silverman, President.

*Ask us for our Form ADV Part 2A Brochure for complete details about our services and fees.*

**CONVERSATION STARTERS: Ask your financial professional:**

*Given my financial situation, should I choose a brokerage service or investment advisory service? Why or why not?*

*Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? Why or why not?*

*How will you choose investments to recommend to me?*

*What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

### Item 3. Fees, Costs, Conflicts, and Standard of Conduct

*What fees will I pay?*

**Principal Fees and Costs:** You will pay an on-going, mutually agreed asset-based fee at the end of each rolling quarter for our services (per your agreement), based on the value of the cash and investments in your advisory account. Our standard fee is 0.8% of assets under management up to \$1,000,000. A lower fee is negotiable above that amount. The fees are billed and payable quarterly for all clients. An initial (one-time) fee is paid by clients upon acceptance of the investment portfolio strategy created for that client. That fee is \$1000 for asset value \$100,000 and over, and \$250 for asset value less than \$100,000.

**Conflicts of Interest:** The more assets in your advisory account, the more you will pay in advisory fees, and we therefore have an incentive to encourage you to increase the assets in your account. However, as the assets in your account increase, your fee rate may decrease.

Other Fees and Costs: You are responsible for any custodial and securities broker-dealer execution fees. Our asset-based fee is separate and distinct from the custodian and broker-dealer execution fees. Some investments (such as mutual funds) impose additional fees that will reduce the returns from your investment over time.

Additional Information: 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.

Refer to our Form ADV Part 2A Brochure, Item 5.A.B.C.D. for more detailed information about our fees.

**CONVERSATION STARTERS: Ask your financial professional:**

**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 advisor?**

**How else does your firm make money and what conflicts of interest do you have?**

*What are your legal obligations to me when acting as my investment advisor and what conflicts of interest exist?*

When we act as your investment advisor, we must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money could create some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. If we identify a potential conflict of interest, we are required to report that to you. As an example, your decision to keep your cash reserve in or out of your managed account could be a potential conflict of interest that we would be required to disclose.

**CONVERSATION STARTER: Ask your financial professional:**

**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 compensated through a combination of salary and profit sharing. Salary is not tied to the amount of client assets under management. Profit is distributed to firm owners based on share of ownership. Our financial professionals receive no product sales commissions or other forms of payment.

**Item 4. Disciplinary History**

*Do you or your financial professionals have legal or disciplinary history?*

No. We have no legal or disciplinary history to report. Free and simple search tools are available to retail investors who visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) to research our firm and financial professionals.

**CONVERSATION STARTER: Ask your financial professional:**

**As a financial professional, do you have any disciplinary history? For what type of conduct?**

**Item 5. Additional Information**

You can find additional information by visiting [www.advisorinfo.sec.gov](http://www.advisorinfo.sec.gov). For more information about our services or a copy of this disclosure, please contact: Lori Morell Phone: 770-696-4470

**CONVERSATION STARTER: Ask your financial professional:**

**Who is my primary contact person?**

**Is he or she a representative of an investment adviser or a broker-dealer?**

**Who can I talk to if I have concerns about how this person is treating me?**