

## Relationship Summary

November 2021

Strategy Financial Services, LLC (dba Strategy Financial Group) is an investment adviser registered with the Securities and Exchange Commission. Investment advisory services and fees differ from brokerage services and fees and it is important for you to understand the differences. ***Investor.gov/CRS is a website providing free and*** simple tools to research firms and financial professionals, and which provides educational materials about investment advisers, broker-dealers, and investing. We encourage you to ask us questions and have provided suggested conversation starters in call-out boxes throughout this Relationship Summary.

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

We offer investment advisory services to individual investors. We offer portfolio management and, financial planning services. We first meet with you to gain an understanding of your current financial situation, your short- and long-term goals, and your risk tolerance. We use this information to recommend an investment portfolio specific to your investment objectives and needs.

We monitor client portfolios as part of an ongoing process with regular account reviews conducted on at least a quarterly basis. Reviews are also triggered by material market, economic or political events, or by changes in your financial situation (such as retirement, inheritance, or a liquidity event).

**Given my financial situation, should I choose an investment advisory service? 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?**

We manage portfolios on a discretionary basis, using a sub-advisor to construct and maintain models and to execute trades in connection with the models. We have discretionary authority to select and terminate sub-advisors. Currently, we use Mulholland Wealth Advisors as our only sub-advisor. When you grant us discretionary authority, this means we don't need to call you before buying or selling securities in your account. We obtain discretionary authorization through our signed advisory agreement with you. We offer advice on different types of securities though our portfolios are generally based on models that use mutual funds and exchange traded funds. Our minimum account size is \$100,000, though the minimum can be waived in our discretion.

***For more detailed information about our services, please request a copy of our Form ADV, Part 2A brochure. Our brochure can also be found by clicking [this link](#).***

### What fees will I pay?

We typically provide comprehensive financial planning and portfolio management for a single, combined fee. Our fee is based on your total assets under management with us and is negotiated. Our annual fees range from .60% to 1.50%, plus additional sub-advisor and platform fees of .40% annually. Our fee depends on the amount of assets under management you have with us with larger accounts typically paying a lower rate. Fees are billed quarterly in advance and are deducted automatically from your account. We also offer standalone financial planning for an hourly rate of \$350 per hour. Our fees are negotiable. When we charge asset-based fees, the more assets we manage, the higher the dollar amount of fees you pay. We therefore have a financial incentive to encourage you to increase the amount of assets we manage for you.

**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?**

In addition to our advisory fees, you will pay fees charged by third parties for other services provided to you, including fees charged by Mulholland Investment Management, the sub-advisor we use; the Envestnet platform; and your custodian/broker-dealer. Examples of costs you will pay include asset-based sub-advisor fees, asset-based platform fees, and wire transfer fees. Mutual funds and exchange

traded funds also charge internal management fees, which reduce the return of investments over time. We do not receive any portion of these fees or charges. If you purchase insurance products through Strategy Financial, our firm and the insurance-licensed advisor will receive customary commissions. You are not obligated to purchase insurance through us or our advisory representatives.

***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. [Our Form ADV, Part 2A](#) (Item 5 and Item 12) contains more detailed information about fees and costs.***

## **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 have to act in your best interest and not put our interest 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.*

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

Our primary conflict of interest is our receipt of asset-based fees. For example, if you asked us for a recommendation about paying down outstanding debt or making charitable contributions, versus keeping those funds in your accounts with us, we will always make the recommendation that we believe is in your best interest. At the same time, we have a conflict of interest in making the recommendation because we earn more advisory fees when you keep more assets in your account. In addition, we have an affiliated licensed insurance agency and several of our advisory representatives are licensed insurance agents. We have an incentive to recommend the purchase of insurance products through us as both the individual representative and Strategy Financial Insurance will receive customary commissions. Clients are under no obligation to purchase insurance products through us or our affiliates.

We also have an incentive to select Mulholland as sub-advisor for client accounts because we receive other benefits, such as model construction, trade implementation and rebalancing, and fee billing services. In addition, Mulholland provides us with reimbursement of marketing expenses we incur, up to a maximum of 50% of the fees Mulholland earns from our clients.

***[Our Form ADV, Part 2A](#) contains detailed information about our conflicts of interest.***

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

Our financial professionals receive salaries and discretionary bonuses based on the firm's overall profitability and management's view of the individual's contribution to the company's goals. In general, all employees have an incentive to find and retain clients and to increase the firm's overall assets under management. For those who also maintain an insurance license, they will receive customary commissions on insurance products. This creates a financial incentive for them to recommend insurance products.

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

No. Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research our firm and our financial professionals.

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

***For more detailed information about our investment advisory services, or to request another or an updated copy of this Relationship Summary, please contact us at (602) 343-9301 and speak to your advisory professional or our compliance support staff. You may also visit the SEC's public disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).***

### **Who is my primary contact person? Who can I talk to if I have concerns about the service I'm receiving?**