A Summary of Your Brokerage Account Relationships with Financially Speaking, Inc.

Financially Speaking, Inc. is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for the *retail investor* to understand the differences. Free and simple tools are available for you to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?	We offer investment advisory services to *retail investors*, including retirement planning, investment management, education planning, estate planning, tax planning, insurance evaluation, as well as succession planning and compensation strategies for business owners. We offer a variety of publicly traded stocks, bonds, mutual funds and exchange-traded funds through our preferred custodian, Charles Schwab. We recommend that you establish brokerage accounts, such as retirement, individual, and/or trust accounts, with Charles Schwab to maintain custody of your investments. Financially Speaking, Inc. does not maintain custody of your investments. However, if you authorize us to deduct our advisory fees directly from your Charles Schwab account(s), the SEC considers this a form of custody. At the onset of our relationship, you will sign off on an investment model that fits your individual risk tolerance, goals, and needs. Any changes to your investment model must be signed off on by you. We choose the investments in your model based on market conditions, diversification, risk tolerance, performance, and suitability. We evaluate the holdings at least weekly, and more frequently based on market fluctuations, which we track daily. We review your accounts on a quarterly basis to ensure consistency with your investment model. Discretionary authority must be provided by you, in writing, for any account(s) you want us to actively manage (i.e., we make decisions on investments to purchase and sell). This authority may be revoked at any time. The *retail investor* is responsible for investment decisions related to any account(s) where we have non-discretionary authority (i.e., we do *not* make decisions on investments to purchase and sell). Written authorization is required if you want us to transfer funds between your accounts, at your request. This authority may be revoked at any time. Please note that we do not initiate wire transfers. Investment offerings are typically limited to the products and/or types of investments offered by Charles Schwab; however, we will offer advice on other investments, upon request. For information on account minimums and other requirements for opening account(s) with Charles Schwab, please review the applicable Account Agreement. There are no account minimums or other requirements to establish a relationship with us. Our Form ADV Part 2A & 2B provides more detailed information about our services.	Conversation Starters • ***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?***
What fees will I pay?	The initial consultation is free of charge. For ongoing financial and investment advisory services, unless otherwise agreed upon in writing, you pay an annual fee of 1% of your assets under our management. The fee you pay is a retainer for services we provide. It is billed quarterly in advance, as calculated from your portfolio value at close of business on the last day of the prior quarter. *Example: Quarterly fee calculation for $10,000 in assets at end of previous quarter.* $10,000 x .01 ÷ 4 = $25.	Conversation Starter • ***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?***

Our fee-only services mean that we sell nothing on a commission basis. This approach avoids the potential for biased advice or conflict of interest as we choose your investments. Calculating fees based on assets under management may incentivize us to increase your portfolio value both by encouraging savings and choosing investments that grow your assets.

For full financial plans (optional) the minimum fee is $3,000 and the final fee is based on portfolio complexity. Fees for partial financial plans are negotiable.

Investing in mutual funds requires that you pay a share of each mutual fund's management, administrative and transaction expenses. These expenses are internal to each mutual fund and not a separate charge to the client. We avoid trading fees with no-load/no-transaction-fee mutual funds.

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.

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. Here are some examples to help you understand what this means. *Example: We custody assets primarily with Charles Schwab. While we offer advice on clients' investments held outside of Schwab, we do not utilize other custodians, such as Fidelity, which are also good and comparable to Charles Schwab. This may create a conflict of interest if a client prefers another custodian.*	Conversation Starter • ***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 via salary and job performance-based bonuses, medical benefits, retirement plan contributions, and paid time off. As fee-only advisors and as fiduciaries, our financial professionals do *not* receive compensation based on the amount of client assets they service, time spent meeting a client's needs or product sales or commissions.	Conversation Starter • ***What is a fiduciary?***
Do you or your financial professionals have legal or disciplinary history?	Financially Speaking and its employees have no legal or disciplinary history. You may visit Investor.gov/CRS for a free and simple search tool to research our firm and financial professionals.	Conversation Starter • ***As a financial professional, do you have any disciplinary history? For what type of conduct?***
Where can I find additional information?	For additional information about our investment advisory services, please visit our Services page and/or review our Form ADV Part 2A & 2B. To request up-to-date information and/or a copy of this relationship summary, please contact us at (303) 290-0702 or speaking@financiallyspeakinginc.com.	Conversation Starter • ***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?***