

Introduction

Marshall Financial Group is registered with the U.S. Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at <http://investor.gov/crs>, which also provides educational materials about broker-dealers, investment advisers and investing.

What investment services and advice can you provide me?

Our firm offers investment advisory services, which are fully described in our Form ADV Part 2A (“Disclosure Brochure”). We offer investment services as an independent service or as part of a complete financial plan. We believe that planning is a process that evolves over time, as your life changes—new jobs, growing children, expanding interests, creating your legacy. Our approach uses industry best practices to support long-term wealth-building. As part of our standard services, we monitor investments that we manage on a continuous and ongoing basis. There are no material limitations to our monitoring for those investments. If you choose a limited engagement project, you should not assume that we are actively monitoring our recommendations unless specifically agreed upon. We accept discretionary and/or non-discretionary authority to implement the recommended transactions in client accounts. The level of discretion is determined in our agreement and there are no material limitations on the authority. For non-discretionary services, you make the ultimate decision regarding the purchase or sale of investments. We do not offer advice only with respect to proprietary products. We offer you advice on individual debt and equity securities, options, mutual funds, index funds, exchange-traded funds (“ETFs”) and independent managers, in accordance with your individual investment objectives. Our services are not subject to a minimum fee or account size.

Additional information about our services can be found in Items 4, 5 and 7 of our Disclosure Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/summary/110935>

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?

We offer our services on a fee basis. We charge a fixed or hourly fee for financial planning and investment consulting and a fee based upon assets under management for investment management and wealth management services. Generally, hourly fees are billed in arrears and fixed fees are payable in advance. For investment management and wealth management services, the annual fee is prorated and charged quarterly, in arrears.

This asset-based fee varies between 50 and 100 basis points (0.50% – 1.00%) depending upon the amount of the assets under management, as follows:

<u>PORTFOLIO VALUE</u>	<u>BASE FEE</u>
Up to \$250,000	1.00%
\$250,001 – \$500,000	0.85%
\$500,001 – \$1,000,000	0.65%
Above \$1,000,000	0.50%

For clients not under a retainer engagement for financial planning services, an additional investment management fee of .25% will be added to the fee schedule above.



In addition to the advisory fees paid to us, you also incur certain charges imposed by other third parties, such as broker-dealers, custodians, etc. These additional charges include fees charged by independent managers, custodial fees, charges imposed directly by a mutual fund or ETF in the account, which are disclosed in the fund's prospectus (e.g., fund management fees and other fund expenses), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions.

The more assets there are in your advisory accounts, the more you will pay in fees, so the firm may therefore have an incentive to encourage you to increase the assets in your account or manage them in a way where we charge higher 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.

Additional information about our fees can be found in Item 5 of our Disclosure Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/summary/110935>

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 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 is an example to help you understand what this means.

The custodian(s) we recommend provide us various products and services that are intended to directly benefit you, us, or both of us. To the extent a custodian provides us products or services that don't directly benefit you, this creates an incentive to recommend that custodian. To learn how we address this incentive, please refer to Item 12 of our Form ADV Part 2A brochure.

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

Additional information about our conflicts of interest can be found throughout our Disclosure Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/summary/110935>

How do your financial professionals make money?

Our financial professionals receive a salary and a bonus and no employees are paid on a commission basis. We believe that any performance disincentive stemming from a salary is balanced with the performance incentive of a bonus.

Additional information about our financial professionals can be found on their respective Form ADV Part 2 Brochure Supplements that you will be provided.

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

Yes, one of our financial professionals has a disciplinary history. You can visit <http://investor.gov/crs> for a free and simple search tool to research us and our financial professionals.

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

You can find additional information about our services on our website at <https://www.marshallfinancial.com> and in our Disclosure Brochure. To request a copy of this Relationship Summary and any of our other disclosure documents referred to in this document, please email us at hello@marshallfinancial.com or call us at (215) 348-9393.

Conversation Starters... 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?