

A Summary of Your Advisory Relationship with The Alder Financial Group

an investment adviser registered with the Securities and Exchange Commission

Brokerage and investment advisory services and 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 investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?	<p>We offer comprehensive financial planning and investment management services to a wide range of retail clients. These include families, individuals, small businesses and their owners, and trusts funds. We do not impose a minimum account size but do have minimum fees as described in the fees section of this document.</p> <p>Through the financial planning process, we develop an investment policy specific to your financial goals. Therefore, our investment strategies are as diverse as our clients are and each portfolio reflects those differences. Once a strategy is agreed upon, we manage your portfolio on a discretionary basis and monitor it daily. We use a variety of publicly traded securities and asset classes in our client portfolios. These include stocks, mutual funds, exchange traded funds (ETFs), bonds, preferred stocks, and options.</p> <p>In addition to directly managing your investments, we also provide advice as to your other investments (if applicable) that we do not directly manage. These are typically investments in company retirement accounts, employer stock options and ESOP plans. Our belief is that even if someone's savings are spread across multiple accounts, they should not be treated separately. Instead, they should all be viewed as a single portfolio with a unified purpose.</p> <p>More information on this subject can be found in our Form ADV Part 2.</p>	Conversation Starters: <ul style="list-style-type: none">• 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?	<p>The Alder Financial Group charges a management fee that is either fixed or variable based on the size of the assets under management. Variable fees are billed quarterly at the end of the quarter. Fixed fees are billed monthly at the end of the month. Management fees are deducted directly from the client's portfolio.</p> <p>In most cases, the variable management fee is 1% annually. This is negotiable and may be less for some clients. We do have a minimum fee of five hundred dollars per quarter. In certain situations, we will waive this minimum. Our fixed management fees are usually applied to larger relationships. Typically, this occurs when the relationship reaches 1.5 - 2.0 million dollars. The amount of the fixed fee may be renegotiated from time to time as the relationship changes in either size or complexity.</p> <p>In addition to our management fee, clients can expect to incur other sundry costs. These are costs associated with the custodian or mutual fund and ETF managers. These costs are usually brokerage commissions, prime broker fees and fund expenses. Our firm does not participate in those costs and we make an effort to keep them to a minimum.</p>	Conversation Starter: <ul style="list-style-type: none">• 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?	<p>When we act as your investment adviser, we must 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.</p> <p>If a client's management fee is based on the size of the assets under management, a conflict arises if we suggest they consolidate other accounts they may have (such as rolling over a 401k) with us. Another example is if they are considering making a large purchase and seeking advice as to whether they should borrow the money or pay cash, which may reduce the size of their account.</p>	Conversation Starter: <ul style="list-style-type: none">• How might your conflicts of interest affect me, and how will you address them?

<p>How do your financial professionals make money?</p>	<p>The employees of the Alder Financial Group are all salaried employees and are not compensated based on the investment recommendations made or investments purchased in our client portfolios.</p>	
<p>Do you or your financial professionals have legal or disciplinary history?</p>	<p>There have been no legal or disciplinary events with our firm, our firm’s principals, or its employees.</p> <p>You can search for an Investment Adviser firm or an individual investment adviser representative at https://adviserinfo.sec.gov/</p>	<p>Conversation Starter:</p> <ul style="list-style-type: none"> As a financial professional, do you have any disciplinary history? For what type of conduct?
<p>Additional Information</p>	<p>A more detailed explanation about this and other information regarding our firm can be found in our Form ADV Part 2. A link to this is available at the bottom of the home page of our web site. You can also request a copy from us directly at 877-249-2629 or info@alderfinancial.com.</p> <p>Our web site can be found at https://www.alderfinancial.com/</p>	<p>Conversation Starter:</p> <ul style="list-style-type: none"> 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?