

Form CRS (Client Relationship Summary), June 11, 2020

Rademacher Financial, Inc.

Rademacher Financial, Inc. (“Rademacher”, “we”, “us”) 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 you to understand these 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?

The investment advisory programs we offer include:

- **Financial Advisor managed** – Accounts in this program may be (a) discretionary – your financial professional makes investment decisions to buy, sell or hold securities in your account; or (b) non-discretionary – your financial professional offers advice and recommendations to buy, sell or hold securities but you make the final investment decisions.
- **Firm managed** – We manage investments in your account. All firm managed programs are discretionary.

We also offer various investment advisory services including (a) **Financial Planning** – your financial professional helps you develop a goal-based strategy or financial plan intended to achieve your financial objectives; (b) **Investment Consulting** – your financial professional offers advice on investments outside of your advisory account and (c) **Individual Retirement Plan Consulting Services** – participants will have their retirement plan accounts (for example: 401k) reviewed at least quarterly.

Monitoring: We and your financial professional conduct ongoing monitoring of your advisory accounts tailored to your advisory relationship and advisory account(s).

Account Minimums: In general, we require a minimum account size of \$25,000 to open and maintain an advisory account, which may be waived at our discretion.

Limited Investment Offerings: While we primarily offer advice on mutual funds, exchange traded funds, stocks and bonds, we can provide advice on various other types of investments. Depending on your choice of strategy, model and risk, you may receive advice with respect to a broad range of investments, or you may receive advice regarding a limited range of investments. For example, we do not make all mutual funds available for use in advisory programs and generally limit the offered mutual funds to a single share class.

For additional information about investment advisory services, please see Form ADV Part 2A or by going to the following web address: <http://adviserinfo.sec.gov/firm/brochure/114067>.

CONVERSATION STARTER

- 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?

- **Asset Based Fees:** Payable quarterly in advance. Since the fees we receive are asset-based (i.e. based upon the value of your account), we have an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard-to-value assets.
- **Hourly Fees** – Payable in advance or arrears as outlined in the Financial Planning Agreement.
- **Fixed Fees** - Payable In advance.

Examples of the most common fees and costs applicable to our clients are:

- Fees related to some mutual funds and exchange-traded funds
- Transaction charges when purchasing or selling securities
- Other product-level fees associated with your investments

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.

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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?**

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 about these conflicts because they can affect the investment advice that we provide to you. Here are some examples to help you understand what this means.

- **Third-party payments:** Persons providing advice on behalf of our firm are registered representatives with a broker-dealer and/or licensed as independent insurance agents. These persons receive compensation in connection with the purchase and sale of securities, other investment products, and/or insurance products. Compensation earned by these persons is separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend investment and/or insurance products to you, based on the compensation received rather than solely based on your needs.

To help you understand what conflicts exist, refer to our [Form ADV Part 2A](#), Items 5, 10, 12, and 14. You can also access our Form ADV Part 2A or by going to the following web address: <https://adviserinfo.sec.gov/firm/brochure/114067>.

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 servicing your account(s) are compensated by receiving a percentage of the advisory fees paid to the Company. Our financial professionals' compensation is based on the amount of revenue the professional generates for the Company through his or her financial services and/or recommendations.
- Licensed professional support staff are paid salaries.

CONVERSATION STARTER

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

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

- Yes. Visit Investor.gov/CRS for a free and simple search tool to research us and financial professionals.
- You can find additional information about our investment advisory services and request a copy of the relationship summary at 785-865-5308 or by clicking the link provided: [Form ADV Part 2A](#) or going to the following web address: <https://adviserinfo.sec.gov/firm/brochure/114067>.

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?



An Independent Registered Investment Advisor