

Client Relationship Summary (Form CRS)

Confidential Management Financial Services Inc.
January 10, 2021

Confidential Management Financial Services is registered with the Securities and Exchange Commission and FINRA as a broker-dealer and is a member of SIPC. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences.

This document is a summary of the services and fees we offer to retail investors which are natural persons who seeks or receives securities services primarily for personal, family, or household purposes. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS) which also provides educational materials about broker-dealers, investment advisers, and investing and brokercheck.finra.org which provides pertinent facts including disciplinary history about member firms and individual registered representatives.

What investment services and advice can you provide me?

We offer Investment Strategy Recommendations and Product Recommendations to retail investors. Our investment product selections are limited to specific mutual fund and variable annuity offerings.

If you open an investment account with our firm, as part of our standard service we will not monitor your investments on a regular basis.

For parameters of the services, accounts and investments listed above, please refer to disclosures on our www.confidentialmgt.com.

Key Questions to Ask Your Financial Professional

- **Given my financial situation, should I choose a brokerage 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 principal fees and costs associated with engaging our firm for brokerage services include initial and continuing annual commissions related to variable annuities and initial sales commission for mutual fund products. Fees for annuities and mutual funds are outlined in the product prospectus.

As a retail investor, you are charged fees on a per transaction basis and therefore, we may have an incentive to encourage you to participate in more transactions.

In addition to our principal fees and costs, there are other fees/costs related to our brokerage services that include Mutual Fund annual operating expense fees, 12b-1 fees, deferred sales charges, and sales load fees. You may also be subject to Variable Annuity early withdrawal 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.

Key Questions to Ask Your Financial Professional

- Help me understand how 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 providing recommendations? How else does your firm make money and what conflicts of interest do you have?

When we provide you with a recommendation, 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 recommendations, we provide you. Here are some examples to help you understand what this means.

Our Registered Representatives are registered with affiliated SEC registered investment advisers and as advisor representatives, may receive compensation in connection with the management of your financial portfolio. This represents a potential conflict of interest as the representative may have an incentive to recommend our affiliated investment advisor as an investment manager in order to generate fees.

The firm offers similar products with different compensation schedules which creates a potential incentive for Representatives to recommend those products offering higher compensation. Our firm services cover a limited selection of investment products. Other firms may provide a wider range of choices, some of which may have lower costs.

Key Questions to Ask Your Financial Professional

- How might your conflicts affect me, and how will you address them?

How do our financial professionals make money?

The financial professional servicing your account(s) are compensated based on a salary and a bonus that is based on generated commissions.

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

No, neither our firm nor any of our financial professionals currently have any legal or disciplinary history. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Key Questions to Ask Your Financial Professional

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

You can find additional information about our brokerage services and request a copy of the relationship summary at (248) 540-7511.

Key Questions to Ask Your Financial Professional

- 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?