

Markle Financial, LLC
 Relationship Summary – Form CRS

Is an Investment Advisory Account Right for You?

There are different ways you can get help with your investments. You should carefully consider which types of accounts/services are right for you.

Depending on your needs and investment objectives, we can provide you with services in an investment advisory account. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information. There are some suggested questions on page 2.

<i>Investment Adviser Services Advisory Accounts</i>
<p>Types of Relationships and Services. <i>Our accounts and services.</i></p> <ul style="list-style-type: none"> ● Markle Financial, LLC (“Firm” or “MFL” or “Markle”) provides investment management and consulting services to individuals, high net-worth individuals, pension and profit-sharing plans (“Clients”). The client assets shall be maintained at the custodian designated by the sponsor of the client’s plan. MFL generally limits its investment advice to mutual funds, fixed income securities, real estate funds (including REITs), insurance products including annuities, ETFs, treasury inflation protected/inflation linked bonds, stocks, venture capital funds and private placements. MFL may use other securities as well to help diversify a portfolio when applicable. ● If you open an advisory account, you will pay an on-going asset-based fee for our services. We will offer you advice on a regular basis. We will discuss your investment goals design with you, a strategy to achieve your investment goals, and regularly monitor your account. ● You can choose an account that allows us to buy and sell investments in your account without asking you in advance (a “discretionary account”) or we may give you advice and you decide what investments to buy and sell (a “non-discretionary account”). ● Our investment advice will cover a limited selection of investments. Other firms could provide advice on a wider range of choices, some of which might have lower costs. ● MFL may direct Clients to third-party investment advisers to manage all or a portion of the Client's assets. ● MFL also offers financial planning. Financial plans and financial planning may include, but are not limited to: investment planning; life insurance; tax concerns; retirement planning; education planning; and debt/credit planning. ● MFL provides periodic educational seminars and workshops to clients.
<p>Our Obligations to You. <i>We must abide by certain laws and regulations in our interactions with you.</i></p> <ul style="list-style-type: none"> ● We are held to a fiduciary standard that covers our entire investment advisory relationship with you. For example, we are required to monitor your portfolio, investment strategy and investments on an ongoing basis. ● Our interests can conflict with your interests. We must eliminate these conflicts or tell you about them in a way you can understand, so that you can decide whether or not to agree to them.
<p>Fees and Costs. <i>Fees and costs affect the value of your account over time. Please ask your financial professional to give you personalized information on the fees and costs that you will pay.</i></p> <ul style="list-style-type: none"> ● Asset-based fees. Markle shall charge an annual fee based upon a percentage of the market value of the assets being managed by Markle. MFL uses the value of the account as of the last business day of the billing period, after taking into account deposits and withdrawals, for purposes of determining the market value of the assets upon which the advisory fee is based. Advisor has entered into agreements with certain third-party investment management firms to act as Portfolio Manager for Client’s assets. The final fee schedule will be memorialized in the Client’s advisory agreement. ● General fees from 2.25-.70% are what an advisory client could expect. Specific fees will be identified in the client contract for account opening with custodian and third-party money manager. The minimum advisory fee = \$2,500. ● Some MFL Representatives provide asset allocation advice through solicitor, co-advisor, and sub-advisor programs of various unaffiliated third-party investment advisers based on your individual, personal and financial goals, investment objectives, and risk tolerance. As a result, MFL and your Representative may receive a portion of the fee charged and collected by the third-party investment adviser. MFL enters into relationships with third party investment advisers that pass the MFL due diligence process. ● Financial Planning Fees. The fixed rate for creating client financial plans is up to \$7,500. Price is subject to increase or decrease at the discretion of the advisor. Fixed financial planning fees are paid via check, ACH, or directly from an investment account. These fees can be charged in arrears upon completion or in advance, but never more than six months in advance. Fixed fees that are collected in advance, but unearned at the time termination becomes effective (if any), will be refunded based on the prorated amount of work completed at the point of termination. The hourly fee for these services is up to \$265 per hour. Price is subject to increase or decrease at the discretion of the advisor. Fixed financial planning fees are paid via check, ACH, or directly from an investment account. Hourly financial planning fees are paid via check, cash, or wire. These fees can be charged in arrears

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upon completion or in advance, but never more than six months in advance.

- In addition to MFL’s advisory fee, Clients may incur operating and transaction fees, costs and expenses associated with maintaining their accounts imposed by custodians, brokers, futures commission merchants, prime brokers and other third parties. Examples of these charges include but are not limited to custodial fees, margin, deferred sales charges, “mark-ups” and “mark-downs” on trades, odd-lot differentials, transfer taxes, handling charges, exchange fees (including foreign currency exchange fees), interest to cover short positions, wire transfer fees, electronic fund fees, conversion fees for American Depository Receipts (“ADRs”) and other fees and taxes on brokerage accounts and securities transactions. MFL does not receive any portion of these commissions, fees or costs.
- Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time. Also, with certain investments such as variable annuities, you may have to pay fees such as “surrender charges” to sell the variable annuities, you may have to pay fees such as “surrender charges” to sell the investment.
- Educational seminars and workshops are offered free of charge.

Conflicts of Interest. *We benefit from the services we provide to you.*

- Certain individuals who are supervised access persons of the Firm are independent licensed insurance agents, and from time to time, will offer Clients advice or products from those activities. Clients should be aware that these services may pay a commission or other compensation and involve a conflict of interest, as commissionable products conflict with the fiduciary duties of a registered investment adviser.
- MFL does recommend that Clients buy or sell any security in which a related person to MFL or MFL has a material financial interest. From time to time, representatives of MFL may buy or sell securities for themselves that they also recommend to Clients. This may provide an opportunity for representatives of MFL to buy or sell the same securities before or after recommending the same securities to Clients resulting in representatives profiting off the recommendations they provide to Clients. Such transactions may create a conflict of interest. MFL will always document any transactions that could be construed as conflicts of interest and will never engage in trading that operates to the Client’s disadvantage when similar securities are being bought or sold.
- Allocation of Investment Opportunities: As stated herein above, MFL acts as investment adviser to more than one Client that may have similar investment objectives and pursue similar strategies. Certain investments identified by MFL may be appropriate for multiple Clients. When it is determined by MFL that it would be appropriate for more than one Client to participate in an investment opportunity, MFL will generally allocate such investment opportunity among the Clients in proportion to the relative amounts of capital available for new investments, taking into account such other factors as it may, in its sole discretion determine appropriate.

Additional Information. *We encourage you to seek out additional information.*

- MFL has entered into agreements with certain investment management firms to act as third-party advisors, to provide recommended asset allocation strategies by which MFL intends to invest certain Client assets, unless circumstances indicate that a modified allocation or investment is appropriate. Certain third-party advisors have discretion over Client assets and provide discretionary investment management services for Client. Client may specify a third-party advisor for all or a portion of his or her assets. Advisor may replace a third-party advisor with Client consent. MFL will receive its advisory fee on top of the fee paid to the third-party adviser. This relationship will be memorialized in each contract between MFL and each third-party adviser. The fees will not exceed any limit imposed by any regulatory agency.
- For additional information about our services, visit Investor.gov, our website (<https://www.marklefinancial.com/>), and your account agreement. For additional information on advisory services, see our Form ADV brochure on IAPD, on Investor.gov, or on our website (<https://reports.adviserinfo.sec.gov/reports/ADV/302088/PDF/302088.pdf>) and any brochure supplement your financial professional provides. To report a problem to the SEC, visit Investor.gov or call the SEC’s toll-free investor line at (800) 732-0330.

Key Questions to Ask. *Ask our financial professionals these key questions about our investment services and accounts.*

1. How much would I expect to pay per year for an advisory account?
2. What additional costs should I expect in connection with my account?
3. What are the most common conflicts of interest in your advisory accounts?
4. What level of service can I expect?