

Main Street Financial Solutions, LLC (“MSFS”) is an investment advisor registered with the U.S. Securities and Exchange Commission. 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?

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MSFS offers discretionary and non-discretionary investment management services to retail investors, charitable organizations and corporations. MSFS also furnishes financial planning to investors and businesses including ERISA Plan Services. These services are fully described in our Form ADV Part 2A (“Disclosure Brochure”). We monitor managed investments on a continuous and ongoing basis to analyze your transactions, positions, and investment levels. This level of monitoring is part of our standard services which is implemented without material limitations. Financial planning and investment consulting recommendations are not actively monitored. For our investment management services, the level of discretion is determined in our agreement and investors may request reasonable limitations on our authority subject to our discretion. For discretionary services, our financial professionals are authorized under the advisory agreement to implement recommendations commensurate with the client’s investment objectives, risk tolerance and financial resources. 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 advice on mutual funds, exchange-traded products (e.g., ETFs, ETNs), individual debt and equity securities, options, alternatives (including private offerings and virtual currencies), Unit Investment Trusts, Structured CDs, and independent investment managers (“Independent Managers”).

**Additional information about MSFS’ advisory 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/305834>.**

*Let’s discuss...*

- *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, and what do these qualifications mean?*

### What fees will I pay?

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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 asset under management for investment management and wealth management services. For ongoing services, the annual fee is prorated and charged quarterly in advance or arrears depending on the advisory account. MSFS does not maintain a firmwide minimum account size or annual advisory fee amount. MSFS does grant our financial professionals latitude in implementing investment management strategies for clients and discretion in determining a minimum account size to open and maintain an account and/or an annual minimum advisory fee amount.

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 securities brokerage transaction fees, custodial fees, reporting charges, fees charged by the Independent Managers, margin costs, charges imposed directly by a mutual fund or ETF in a client’s account, as 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 therefore has 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/305834>.**

*Let’s discuss... 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?

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**When we act as your investment adviser**, MSFS has 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 are some examples to help you understand what this means.

- **Third-Party Payments:** MSFS and our financial professionals receive compensation from third parties when we recommend insurance products to you. Our financial professionals who are registered as brokerage agents with an unaffiliated broker-dealer receive commissions for recommendations of brokerage products, such as, variable annuities. This results in an incentive for MSFS and/or our financial professionals to recommend investments that generate general commission revenues and potentially more frequent purchases of those investments.

*Let's discuss... 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/305834>.

## How do your financial professionals make money?

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Our financial professionals are compensated based on the following factors:

- The amount of client assets they service.
- The time required to prepare financial plans or other services for financial planning clients who are not also wealth management clients.
- The product sold and resulting commissions, in cases when acting in their individual capacities as insurance agents, or as registered representatives of an unaffiliated brokerage firm.

Conflicts of interest exist as these factors result in an incentive to favor clients with more assets, spend additional time on issues for hourly fee financial planning clients, and (in the limited case of working as an insurance agent or as a registered representative) an incentive to favor particular products based on the product's compensation schedule.

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

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

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

*Let's discuss... 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 <http://www.msfsolutions.com> and in our Disclosure Brochure. To request a copy of this Client Relationship Summary and any of our other disclosure documents referred to in this document, please email us at [info@msfsolutions.com](mailto:info@msfsolutions.com).

*Let's discuss... 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?*

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