

Galecki Financial Management, Inc. (GFM) is registered with the Securities and Exchange Commission (SEC) as a Registered Investment Advisor. GFM is a Fee-Only firm. We do not sell any products or accept any commissions. Brokerage and investment advisory services and fees differ and it is important that you understand the differences.

Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational material about broker-dealers, investment advisors and investing.

<p><b>What investment services and advice can you provide me?</b></p>	<p>GFM primarily works with individuals and families to help them achieve their financial goals. We accomplish this by offering the following services. We offer a one-time Initial Financial Overview (IFO), which is a fairly comprehensive initial financial plan. We offer ongoing management of investment assets on a discretionary basis. This is full account monitoring, trading, and management. Our fee is based on a percentage of the assets being managed. Some account minimums may apply. We offer financial planning services for all clients using our ongoing investment management services. We also offer financial planning services on an hourly basis. GFM also offers retirement plan services in the form of consulting on plans with employers and meeting with plan participants.</p>	<p><b><u>Conversation Starters:</u></b></p> <ul style="list-style-type: none"> <li>• Given my financial situation, should I choose an investment advisory service? Why or why not?</li> <li>• How will you choose investments?</li> <li>• What is your relevant experience, including your licenses, education and other qualifications?</li> <li>• What do these qualifications mean?</li> </ul>
<p><b>What fees will I pay?</b></p>	<p>The fee you will pay depends on the service that you use. Our Initial Financial Overview is a one-time fee of \$300. The fee for our Asset Management service is 1.0% on the first \$2 million, 0.75% on the next \$2 million, and 0.4% on any amounts above \$4 million. Fees are billed on a quarterly basis. All Asset Management clients will receive financial planning services as part of their overall service. For individuals not utilizing our Asset Management service, Financial planning services are also offered on an hourly basis, or will be quoted based on the complexity and number of expected hours on the planning. Please refer to our Form ADV Part 2A for more detailed information on fees.</p>	<p><b><u>Conversation Starters:</u></b></p> <ul style="list-style-type: none"> <li>• Help me understand how these fees and costs might affect my investments. If I give you \$100,000 to invest, how much will go to fees and costs, and how much will be invested for me?</li> </ul>
<p><b>What are your legal obligations to me</b></p>	<p>Our firm will act as your legal fiduciary at all times. This means that we will always put</p>	<p><b><u>Conversation Starters:</u></b></p>

<p><b>when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?</b></p>	<p>your interest ahead of our own. All of our Advisors are Certified Financial Planner™ professionals who are held to a very high fiduciary standard. Our only revenue is from our clients. This includes Asset Management fees, Financial Planning fees and Retirement Plan consulting fees. Our primary conflict of interest involves the recognition that the more assets we manage for a client, the higher our revenues. We solve this issue by always doing what is right for the client in all cases.</p>	<ul style="list-style-type: none"> <li>• How might your conflicts of interest affect me, and how will you address them?</li> </ul>
<p><b>How do your financial professionals make money?</b></p>	<p>All of our planners are CFP® professionals. They are all salary-based employees and are all currently shareholders of the firm. Salaries will differ based on experience and tenure with the firm. Company ownership is based on what percentage each owner has purchased. GFM planners may receive a bonus at the end of each year based on asset retention and new business.</p>	
<p><b>Do you or your financial professionals have a legal or disciplinary history?</b></p>	<p>No. GFM does not have any disciplinary history and all GFM planners also do not have a disciplinary history. For more information, visit <a href="http://www.investor.gov/CRS">www.investor.gov/CRS</a>.</p>	<p><b><u>Conversation Starters:</u></b></p> <ul style="list-style-type: none"> <li>• As a financial professional, do you have any disciplinary history?</li> <li>• For what type of conduct?</li> </ul>
<p><b>Additional Information</b></p>	<p>Because all of the employees at GFM are salaried, clients can technically work with anyone in the firm. Each CFP® professional has a Staff Financial Planner. Those two individuals make up a financial planning team. Every client is assigned to a GFM financial planning team.</p>	<p><b><u>Conversation Starters:</u></b></p> <ul style="list-style-type: none"> <li>• Who is my primary contact person?</li> <li>• Is he or she a representative of an investment advisor or a broker-dealer?</li> <li>• Who can I talk to if I am concerned about how this person is treating me?</li> </ul>