

**Introduction**

Florek Financial, LLC is registered with the Securities and Exchange Commission as an investment adviser. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers and investing.

**What investment services and advice can you provide me?**

Florek Financial, LLC offers investment advisory services to individuals and families who seek investment services, with a particular focus on high net worth and tax sensitive clients. We offer wealth management and financial planning services, along with advice and assistance with estate and tax planning/compliance. If you open an investment advisory account with our firm, we will meet with you to understand your current financial situation, existing financial resources, goals and risk tolerance. Based on what we learn, we will recommend a portfolio of investments that is monitored at least quarterly, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. We'll offer you advice on a regular basis and contact you at least annually to review your portfolio.

If you provide Florek Financial, LLC with discretionary authority, we will make investment decisions for your account and execute trades on your behalf. Florek Financial also offers non-discretionary services, meaning that we will discuss our trade recommendations with you, and you will make the ultimate decisions regarding the purchase and sale of securities.

We do not restrict our advice to limited types of products or investments.

Our firm does not impose requirements for opening and managing accounts or otherwise engaging us.

FOR ADDITIONAL INFORMATION about advisory services, please see items 4 and 7 of our Form ADV Part 2A (Firm Brochure), which is available online at <https://adviserinfo.sec.gov/firm/summary/152235>.

**What fees will I pay?**

Most of our clients pay us investment advisory fees as a percentage of assets under management. In some situations, we are paid fixed fees or a combination of fixed fees and a percentage of assets under management. Fees are paid quarterly, in arrears, and are typically deducted from your advisory account. Our minimum annual fee for new clients is \$12,000. Both investment advisory fees and fee minimums are negotiable. Some clients will pay higher or lower rates than those shown in our current fee schedule depending on the complexity and nature of the services provided.

The broker-dealer that holds your assets may charge you a transaction fee when we buy or sell an investment for you. The broker-dealer's transaction fees are in addition to our firm's fees.

You may also pay charges imposed by the broker-dealer holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, exchange traded funds and variable annuities charge additional fees that will reduce the value of your investments over time.

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 Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/152235>.

**What are your legal obligations to me when acting as an investment adviser and what conflicts of interest do you have?**

When we act as your investment adviser, we must act in your best interest and do 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:

As a fee-only adviser, a conflict of interest may exist any time we recommend that you keep your assets under management rather than remove your assets from our management, as it increases our advisory fee. Examples could include recommending you rollover an account into an account managed by our firm or recommending that your assets remain in your account rather than satisfying a debt obligation.

**How do your financial professionals make money?**

Our financial professionals are compensated based on the revenue that our firm earns from their advisory services or recommendations, the amount of clients' assets that they service and the time and complexity required to meet a client's needs.

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

No, we have no legal or disciplinary history to report. Free and simple search tools are available to investors online at [www.investor.gov/CRS](http://www.investor.gov/CRS) to research our firm and financial professionals.

**Additional Information**

You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #152235. You may also contact our firm at (781) 934-9400 to request a copy of this relationship summary and other up-to-date information.

**Questions to Ask Us:**

- **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 licenses, education and other qualifications? What do those qualifications mean?**
- **Help me understand how fees and costs may affect my investments. If I give you \$1,000,000 to invest, how much will go to fees and costs and how much will be invested for me?**
- **How might your conflicts of interest affect me, and how will you address them?**
- **As a financial professional, do you have any disciplinary history?**
- **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?**