



Conflict of Interest Disclosure

MP3 Finance LLC ——— Investment Advisory Services

Conflict of Interest Disclosure

At MP3 Finance, transparency and trust are at the core of our services. As a fee-based financial advisory firm, we are committed to acting in your best interests by providing clear and straightforward disclosures regarding potential conflicts of interest and how we manage and mitigate them.

Our Fee-Based Model

MP3 Finance exclusively provides fee-based advisory services. This means:

- **No Commissions:** We do not receive commissions, referral fees, or compensation from any third parties for recommending financial products or services.
- **No Broker-Dealer Affiliations:** MP3 Finance is not affiliated with any broker-dealer, ensuring that our recommendations are based solely on your financial goals and needs.
- **Charles Schwab Custodianship:** We work with Charles Schwab as our trusted custodian. Schwab's role is to securely hold client assets and facilitate transactions, ensuring a seamless experience for you. Any economic benefits we may receive from Schwab, such as reduced trading fees, are fully disclosed and do not compromise our fiduciary duty to act in your best interests.

Potential Conflicts of Interest

While we strive to minimize conflicts, the following potential conflicts of interest exist in our business practices. Here's how we manage and mitigate them:

1. **Custodial Relationship with Charles Schwab**
 - **Conflict:** MP3 Finance may receive economic benefits from Charles Schwab, such as access to technology, software, or reduced trading fees for client accounts.
 - **Mitigation:** These benefits do not influence the investment recommendations we make. We disclose these arrangements in our regulatory documents and continue to prioritize your financial interests above any economic benefits received.
2. **Deduction of Fees Directly from Client Accounts**

- Conflict: MP3 Finance has the ability to deduct advisory fees directly from your investment accounts held with Charles Schwab.
 - Mitigation: This process is fully disclosed, and fees are clearly outlined in our client agreements. Clients receive detailed account statements from Schwab to independently verify transactions and fees.
3. Aggregated Client Transactions
- Conflict: In certain cases, MP3 Finance may aggregate client orders for securities transactions to achieve better execution prices or reduce trading costs.
 - Mitigation: All clients participating in aggregated orders receive the same average share price and pro-rata allocation of transaction costs, ensuring fairness.
4. No Product Sales or Incentives
- Conflict: Some financial advisors receive incentives for selling specific investment products, insurance policies, or other financial services.
 - Mitigation: MP3 Finance receives no such incentives, as we do not sell products or participate in commission-based sales. Our sole compensation comes from the fees you pay for our advisory services, ensuring complete objectivity in our recommendations.

Commitment to Fiduciary Duty

As a registered investment advisor, MP3 Finance is held to a fiduciary standard. This means:

- We are legally obligated to act in your best interests.
- We provide advice that is free from bias or external influence.
- We continuously disclose any potential conflicts and ensure that they are mitigated or eliminated when possible.

Regulatory Disclosures

To maintain transparency and compliance, MP3 Finance provides detailed disclosures in our regulatory filings, including our:

- Form ADV Part 2A (Firm Brochure)
- Form ADV Part 2B (Brochure Supplement)

These documents are available upon request and provide additional details about our services, fees, and business practices. You can also access our regulatory information through the SEC's Investment Adviser Public Disclosure website.

Contact Us

If you have any questions or concerns about this disclosure or how we manage conflicts of interest, please feel free to contact us:

- Email: MP3Finance@outlook.com
- Phone: (530) 635-0206

At MP3 Finance, we value your trust and are committed to maintaining the highest ethical standards in all we do.

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