

## **Form CRS-Client Relationship Summary.**

Money Management Advisory Inc. is a Registered Investment Advisor registered with the state of Pennsylvania. Depending on your needs and investment objectives, we can provide you with services in a brokerage account, investment advisory account, or both at the same time. 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 3.

### **Relationships and Services**

- 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. We will perform a full review of your account at least annually and contact you to discuss your portfolio.
- A Money Management Advisory account relationship grants discretionary authority to your advisor to buy and sell securities in your account when your advisor determines it necessary, without being required to obtain your advance consent for any trade.
- We offer securities traded on the major stock exchanges, as well as bonds, options, mutual funds and variable annuities.

### **Fees and Costs**

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 ask your financial professional to give you personalized information on the fees and costs that you will pay.

- A Money Management Advisory relationship may charge you fees based on one of the following methods: 1. A percentage of assets under management; 2. Hourly Fees; 3. Flat-rate fees.

The amount paid to our firm and your financial professional generally does not vary based on the type of investments we select on your behalf. Fees are deducted from your account, thereby, reducing the value of your account. For fees charged on an hourly basis or flat rate, you may also have the option to pay your fees by invoice instead of having the fee deducted from your account.

- Some investments such as mutual funds impose additional fees that will reduce the value of your investment over time.
- Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. Please ask your Money Management advisor about which type of advisory relationship is best for you.
- Trades in an advisory account do not impose a commission, but advisory trades may carry a ticket charge imposed by the custodian of your assets. Money Management Advisory receives no portion of the ticket charge.
- Advisors receive a percentage of your advisory fees as compensation. Advisory fees are charged against your entire account, whether or not you purchase or sell a security. In certain circumstances, Money Management Advisory may exempt a holding in an advisory account from being subject to advisory fees.
- Advisors may have an incentive to place you in an advisory account to generate advisory fees which could be more expensive than brokerage commissions.

### **Brokerage vs. Advisory**

Ask your financial professional about whether a brokerage or advisory account best meets your needs. Depending on your needs, either a brokerage or advisory relationship may be more cost effective for you. You may be best served by having a combination of both types of accounts.

- An asset-based fee advisory account may cost more than a transaction-based fee account, but you may prefer an advisory account if you want continuing and ongoing advice or want someone to make investment decisions for you.

### **Our Obligations to you**

We must abide by certain laws and regulations in our interactions with you.

- 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.

## **Conflicts of Interest**

In addition to advisory fees and brokerage commission, Money Management Advisory receives other fees from your account that may create conflicts. MMA may receive an interest rebate of free cash balances in accounts held at our clearing firm. This interest rebate may create an incentive for us to leave large cash balances uninvested. Please ask your Money Management advisor to detail all MMA professional to detail the commission to be received from the investment being recommended against other investments that may impose a lower commission.

## **Conversation Starters**

Please ask your Money Management Advisory professional the below questions and any other question that is important to you.

- Given my financial situation, why should I choose an advisory account? Why should I choose a brokerage account? Should I choose both?
- Do the math for me. How much would I expect to pay per year for an advisory account? How much for a typical brokerage account? What would make those fees more or less? What services will I receive for those fees?
- What additional costs should I expect in connection with my account?
- Are you licensed to offer both a brokerage and an advisory account?
- Are there more investments available than those you are permitted to recommend to me?
- What is your relevant experience, including your licences, education, and other qualifications

## **Additional information**

- For additional information about our brokers and services, visit [Investor.gov](http://Investor.gov), [brokercheck.finra.org](http://brokercheck.finra.org), [Moneymanagementadvisory.com](http://Moneymanagementadvisory.com), and your account agreement. For additional information on advisory services, see our Form ADV brochure on our website at [Mmacentral.com](http://Mmacentral.com), and any brochure supplement you financial professional provides.
- We have legal and disciplinary events. Visit [Investor.gov](http://Investor.gov) for a free and simple search tool to research our firm and our financial professionals.

- To report a problem to the SEC, visit [Investor.gov](http://Investor.gov) or call the SEC's toll-free investor assistance line at (800) 732-0330. To report a problem to FINRA, visit [finra.org](http://finra.org). If you have a problem with your investments, account or financial professional, contact us in writing at Money Management Advisory, Inc., 102 West Street Road, Feasterville, PA 19053