



**DIGNITARY FINANCIAL**

**Last Updated: June 13, 2024**

## **CLIENT RELATIONSHIP SUMMARY**

(Part 3 of Form ADV – Form CRS)

### **Introduction**

Dignitary Financial, LLC ("Dignitary Financial") is a fee-only investment adviser registered with the U.S. Securities and Exchange Commission (SEC). Our aim is to provide independent, fiduciary financial advice and comprehensive financial planning, particularly for individuals in the education sector.

Understanding the services we offer and the associated fees is essential in making informed decisions. For more detailed information, visit [adviserinfo.sec.gov](https://adviserinfo.sec.gov) and search for our firm using CRD# 331783.

### **What Investment Services and Advice Can You Provide Me?**

#### **Services Offered:**

- **Comprehensive Financial Planning:** Tailored financial plans addressing all aspects of your financial life. This includes budgeting, debt management, investment planning, retirement planning, tax strategies, and more.
- **Hourly Financial Planning:** Flexible financial advice on an as-needed basis for specific financial concerns without a comprehensive plan.
- **Financial Education Courses:** Courses designed to enhance your understanding of personal finance, investment strategies, and financial planning.

**Account Monitoring:** We do not monitor accounts as part of our standard services but offer periodic reviews for an additional hourly fee.

**Investment Authority:** We do not take custody of client assets nor do we exercise discretionary authority over client accounts.

### **What Fees Will I Pay?**

#### **Comprehensive Financial Planning Fees:**

- **Advisor-led Plan:** \$890 + a fixed fee based on complexity and estimated hours required.
- **Self-directed Plan:** \$890 (does not include implementation, monitoring, and review).
- **Negotiable Fees:** Fees and services can be negotiated based on the complexity and scope of the client's needs.
- **Payment Terms:** A deposit of half the quoted price is due at contract signing, with the remaining balance due before the final presentation meeting, which must occur within six months of signing.

#### **Hourly Financial Planning Fees:**

- **Hourly Rate:** \$200 per hour.
- **Payment Terms:** Half of the quoted price is due at contract signing, with the remainder due before the final presentation meeting.

#### **Financial Education Courses:**

- **Fees:** Prices vary depending on market demand and are negotiable.

**Other Important Fee Information:**

- **Termination Policy:** Clients discontinuing services after signing the advisory agreement will be billed at the standard hourly rate for any time spent on the project. Written notice via email is required for discontinuation.

**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?**

**Fiduciary Duty:** As a fiduciary, we are obligated to act in your best interest. We do not receive any compensation from brokerage firms, securities issuers, or any financial product or service providers, which helps us avoid conflicts of interest.

**Conflicts of Interest:** Our commitment to impartiality ensures that our guidance is solely based on your needs. We do not have any material financial interests in the securities we recommend to clients.

**How Do Your Financial Professionals Make Money?**

Our financial professionals are compensated via the fees paid by clients for our financial planning services. We do not receive commissions, bonuses, or any form of compensation from third parties.

**Do You or Your Financial Professionals Have Legal or Disciplinary History?**

No. There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of our advisory business or the integrity of our management. For more information, visit [Investor.gov/CRS](http://Investor.gov/CRS).

**Additional Information**

For more information about our services or to request a copy of our Client Relationship Summary, please contact us at:

**Dignitary Financial, LLC**

**Washington, DC**

**Phone:** (240) 243-4480

**Email:** [anibalmustelier@dignitaryfinancial.com](mailto:anibalmustelier@dignitaryfinancial.com)

**Website:** [www.dignitaryfinancial.com](http://www.dignitaryfinancial.com)

For additional information about our firm, visit the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov) and search for CRD# 331783.

**Key Questions to Ask Your Financial Professional:**

1. Given my financial situation, why should I choose you as my adviser?
2. How will you choose investments to recommend to me?
3. What is your relevant experience, including your licenses, education, and other qualifications?
4. How might your conflicts of interest affect me, and how will you address them?
5. How do your fees and costs affect my investments?
6. Can you provide me with references from current or past clients?