Client Relationship Summary
March 27, 2023

Introduction

Frisch Financial Group, Inc. ("Frisch") is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Frisch is a fee-only advisory firm. When we act as your investment advisor, we act as a fiduciary which means we put your interest ahead of our own. We provide investment management services and financial planning to business owners, executives, families, and individuals. The types of clients might include individuals, high net worth individuals, business entities, trusts, estates, charitable organizations, and pension and profit sharing plans. We generally require a minimum asset level of $1,000,000 and a minimum quarterly fee of $2,500 for investment advisory services.

At Frisch, we believe building a relationship with you is the core to providing you service. We work with you to understand your goals, risk tolerance, investment objectives, and future financial needs. Once we understand these things, we develop your asset allocations. We do not limit investment offerings or manage everyone the same way because believe each investor has different needs and thus we manage each clients' portfolio separately. We also monitor portfolios continuously. We provide investment advisory services on a discretionary and/or non-discretionary basis depending on your preference. Discretionary means you give us of the authority to make investment decisions on your behalf whereas; non-discretionary means we'd need to call you to discuss an investment first to receive your approval.

Many of our client also received financial planning services as part of their investment management services. Financial planning is highly customized to you and your family's needs. The process is also ongoing however; there may be special consulting projects along the way that could be outside of a normal plan. We also provide Retirement Plan Consulting whereby we assist plan sponsors selection and/or monitoring of investment alternatives as well as provide plan participant with education.

For more detailed information, please refer to our Disclosure Brochure, the ADV Part 2A, under Item 4 Advisory Business and Item 7 Types of Clients.

The SEC provides recommended conversation starters to ask your financial professional:

- ***"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 your licenses, education and other qualifications? What do these qualifications mean?"***

What fees will I pay?

Our annual investment advisory up to 1.20% of the total assets placed under our management/advisement, subject to a quarterly minimum fee of $2,500. Fees are negotiable and depend on various factors.

While basic ongoing financial planning can be included in the investment advisory fee, typically financial planning projects and/or consulting services on a billed separate fee basis. Frisch's planning and consulting fees are negotiable, but generally range from $5,000 to $15,000 on a fixed fee basis, and from $200 to $600 on an hourly rate basis, depending upon the level and scope of the service(s) required and the professional(s) rendering the service(s).

Frisch's negotiable retirement plan consulting fees generally range between 0.40% and 1% of the value of plan assets under advisement, depending upon the level and scope of the service(s) required and the professional(s) rendering the service(s).

There are a number of other fees that may be associated with holding and investing in securities. Some of these fees include: custodian fees, account maintenance fees, fees related to mutual funds and variable annuities, ETFs, and other transactional fees and product-level fees.

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.

Please make sure you understand what fees and costs you are paying. For more specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation.

- ***"Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go to fees and costs, and how much will be invested for me?"***

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?

When we act as your investment adviser, we have to act in your best interest and 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 is an example to help you understand what this means.

If we asked you to rollover your existing retirement plan into an Individual Retirement Account for which we managed for a fee, it would create a conflict of interest to earn an advisory fee on the rolled over assets. We mitigate this conflict by ensuring you understand your rollover options and that you are under any obligation to roll over retirement plan assets to an account managed by Frisch Financial.

For more specific information regarding compensation and conflicts, please refer our Disclosure Brochure, the ADV Part 2A under Item 10 Outside Affiliations.

- ***"How might your conflicts of interest affect me, and how will you address them?"***

How do your financial professionals make money?

Financial professionals of Frisch are paid a portion of the asset management fees collected from clients. Financial professionals are not rewarded sales bonuses.

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

No. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS.

- ***"As a financial professional, do you have any disciplinary history? For what type of conduct?"***

Additional Information

Additional information about our investment advisory services can be found at www.frischfinancial.com. A copy of our *relationship summary* can also be requested by calling (516) 694-7900.

- ***"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?"***