

Snow Financial Management, LLC

Introduction

Snow Financial Management, LLC (“SFM”) 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](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

SFM provides personalized investment management and financial planning services. The firm provides financial advice to individuals, trusts, foundations, endowments, and corporations. SFM does impose a minimum account size of \$500,000 to work with the firm. This minimum may be waived at the discretion of SFM.


Asset Management

If you wish us to manage your investment accounts, we will begin by determining investment guidelines, so that we can determine the portfolios which meet your needs. Some examples of guidelines include your risk tolerance, or a maximum amount of assets to be held in non-U.S. investments, or a limit on the amount of stock funds in your portfolio. SFM may assist in developing these guidelines. Each client account is separately managed, and invested according to that client’s investment objectives. Specific options, equity and fixed income securities are chosen based on a variety of factors, including dividends, income, interest rates, company management, price to earnings ratios, and other factors. When we perform asset management services, we generally will do so on a discretionary basis. This means that while your advisor will communicate regularly with you, SFM will not seek specific approval of changes within your portfolio. If SFM is managing your assets, you may place reasonable restrictions on the types of investments in an account or portfolio. Because SFM takes discretion when managing accounts, clients engaging the firm will be asked to execute a Limited Power of Attorney (granting us the discretionary authority over the client accounts) through an Investment Management Agreement that outlines the responsibilities of both the client and SFM.

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.

 ***“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?


Generally, asset management fees vary from 0.35% to 2% per annum of the market value of a client’s assets managed by SFM. The advisory fee is paid quarterly, in arrears. Snow calculates its Client fees as follows: Client’s balance is determined as of the last business day of each month taking into account any additions or withdrawals in the Account that occurred during the month. That figure is multiplied by the fee rate and then by the actual number of days in the month, divided by 360 days to determine the Client’s fee amount. The process is then repeated for the next two months and on a quarterly basis the Firm adds the three-monthly fees’ together to determine the Client’s quarterly charge. Once the calculation is made, SFM instructs the account custodian to deduct the fee from the account and remit it to SFM. The fee range stated is a guide. Fees are negotiable, and may be higher or lower than this range, based on the nature of the assignment. Factors affecting fee percentages include the size of the account, complexity of asset structures, and other factors. There are several other fees that can be associated with holding and investing in securities. Clients are responsible for fees including transaction fees for the purchase or

Snow Financial Management, LLC

Form ADV, Part 3: FORM CRS Client Relationship Summary March 17, 2024

sale of a mutual fund and commissions for the purchase or sale of a stock or bond. Mutual fund expenses are not included in management fees because they are deducted from the value of the shares by the mutual fund manager.

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. 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 better understand what that means: We have an economic incentive to encourage you to invest as much money as possible through our firm as opposed to other managers or strategies as this will increase our fee revenue. While we do not believe this is a material conflict, you should be aware of this circumstance.

For more specific information regarding our fees and conflicts, please refer to our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation and Item 10 Others Financial Industry Activities and 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 SFM are paid a portion of the asset management/planning 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](https://www.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.snowfinancialmanagement.com. A copy of our *relationship summary* can also be requested by calling (631)537-5033 or by clicking [here](#).

 ***“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?”***

 = Conversation starter. Consider asking your financial professional these questions.