



## Form CRS Client Relationship Summary

February 14, 2025

### Item 1. Introduction

- A. **Compass Financial Management LLC is registered with the Securities and Exchange Commission as an investment advisor and we provide investment advisory services rather than brokerage services.** Investment advisory services and brokerage services and fees differ and it is important for the retail investor to understand the differences. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information.
- B. Free and simple tools are available to research firms and financial professionals at [www.Investor.gov/CRS](http://www.Investor.gov/CRS) which also provides educational materials about broker-dealers, investment advisors, and investing.

### Item 2. Relationships and Services

#### *What investment services and advice can you provide me?*

**Services:** We offer investment advisory services, retirement plan consulting services to plan sponsors and non-investment consulting services to retail investors.

**Monitoring:** If you engage us for investment management services or retirement plan consulting services, we monitor your portfolio or retirement plan on an ongoing basis and encourage an annual review of your investment objectives, financial situation and account performance.

**Investment Authority:** If you engage us for investment management services, we buy and sell investments in your account without asking you in advance, this is called “**discretionary authority.**” If you engage us for retirement plan consulting services we will give you advice and you decide what investments to buy and sell, this is called “**non-discretionary account.**”

**Limited Investment Offerings:** Our investment advice is not limited to a particular type of security. We offer advice on stocks, bonds, fixed income securities, mutual funds and/or Exchange Traded Funds (ETFs).

**Account Minimums:** There are no account minimum requirements.

**Ask us for our Form ADV Part 2A Brochure for complete details about our services and fees.**

**Additional Information:** We have been registered as an investment advisor since 2012 and with the Securities and Exchange Commission as of March 6, 2020. Our legal name is Markowski Brothers Holding Corporation and we operate under the name of Compass Financial Management LLC. The owners of the firm are Matthew Markowski, CCO, Michael Markowski and Christopher Markowski.

#### *Questions you should 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?*

### Item 3. Fees, Costs, Conflicts and Standard of Conduct

#### *What fees will I pay?*

**Principal Fees and Costs:** You will pay an on-going mutually agreed **asset-based fee** payable either monthly or quarterly, in advance or arrears for any of our services, based on the value of the cash and investments in your advisory account. The more assets there are in a retail investor’s advisory account, the more a retail investor will pay in fees, and the firm may therefore have an incentive to encourage the retail investor to increase the assets in his or her account. Our standard fee ranges from 1.00% and 1.95% based on the value of your assets. 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. **Other Fees and Costs:** Some investments (such as mutual funds) impose additional fees that will reduce the value of your investment over time. You may pay brokerage and transaction fees when we buy and sell an investment for you. You will also pay fees to a broker-dealer or bank that will hold your assets (called “**custody**”).

**Additional Information:** *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. Refer to our Form ADV Part 2A Brochure, Item 5.A.B.C.D. for more detailed information about our fees.*

*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 advisor? How else does your firm make money and what conflicts of interest do you have?*

## **B. Standard of Conduct**

*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 are some examples to help you understand what this means. The more assets there are in a retail investor's advisory account, the more a retail investor will pay in fees, and the firm may therefore have an incentive to encourage the retail investor to increase the assets in his or her account.*

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

**Additional Information:** Matthew, Michael and Christopher Markowski, owners of Compass are also the owners and manage Markowski Investments, a federally registered investment advisor firm. Michael and Matthew Markowski and Joshua Markowski are involved in the investment advisory process for Markowski and Compass. Some of our professionals are also licensed to sell various insurance products. These registered individuals will receive commissions for the sale of insurance products to you which creates a conflict of interest. Clients are free to choose if they want to purchase these products and from whom to purchase them from. All fees associated with these products will be disclosed to the client in advance.

### ***How do your financial professionals make money?***

We are paid an asset-based fee that is charged to your investment advisory account. Some of our professionals also receive commissions for the sale of securities or insurance products. Clients always have the right to choose if they want to purchase these products and from whom to purchase them.

## **Item 4. Disciplinary History**

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

Yes. Search tools are available to retail investors who visit [www.investor.gov/CRS](http://www.investor.gov/CRS) to research our firm and financial professionals.

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

## **Item 5. Additional Information**

Contact Matthew Markowski, CCO, Phone: (813) 831-5168 for additional information or a copy of this disclosure, or by visiting our website at: <http://www.compassfmlc.com>

*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?*