20 Church Avenue
Ballston Spa, NY 12020
Telephone: 518.885.3230

Florida
5129 Castello Drive – Suite 1
Naples, FL 34103
Telephone: 239.435.0090

Summary of CFM Registered Investment Advisory Program

Why choose Canty Financial Management?

You can take control of your financial future.

CFM is a local and experienced Registered Investment Advisor, regulated by the US Securities and Exchange Commission (SEC). CFM does not sell financial products. We are a Fee-Only firm. We can help you gain a better understanding of where you stand, and where you are heading in the future.

What sets Canty Financial Management apart?

It's important that your Investment Advisor also knows the tax laws. CFM specializes in both Tax and Investment Planning, so you will benefit with an ongoing coordinated Tax and Investment strategy.

Comprehensive Financial Planning – Roadmap Tool

Are you interested in planning for what lies ahead in your financial future? You will need to make important decision when going thru transitions between jobs, inheriting money , and retirement. When you become a CFM client, we roll out the ***CFM Roadmap.*** The Roadmap program assesses your current financial situation, and forecasts multiple strategies for Investments, Retirement, Insurance, Education, Tax, and Estate Planning. You can also link other investment accounts, in order to monitor your current situation with all the facts.

Professionally Managed Portfolios - CFM must adhere to a strict "Fiduciary Standard"

You investment portfolios will be diversified and balanced over several industry sectors and geographic regions. CFM is required to adhere to a strict Fiduciary Standard that is required by the SEC. This means we must recommend suitable investments, and must put our client's interests above our own at all times.

Independent Custodian has Custody of Assets

TD Ameritrade is the custodian of client investment accounts. Securities in the accounts are protected up to $150 million dollars. You receive monthly account statements from TD Ameritrade.

Fee Only - No Commissions

CFM is *fee-only advisors,* and does not get paid commissions for buying and selling investments. There is no minimum account size required to become a CFM client.

Fee Structure for "Investment Advisory Services"

Annual Fee	Assets under management
1.00%	First $1,000,000
0.80%	Over $1,000,000
0.50%	Over $5,000,000

.

The *Tax Preparation* fee is waived for clients with over $500,000 under management.
The CFM advisory fee is paid directly from client brokerage accounts held at TD Ameritrade.