

Our firm, Scott Marsh Financial, LLC (referred to as “Scott Marsh Financial” or “we”, “our”, “us”) is an investment adviser registered with the Securities and Exchange Commission. Scott Marsh Financial, LLC has been owned and operated by Scott Clyde Marsh since 1994.

We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

Scott Marsh Financial provides portfolio management, tax, real estate, and financial advising services. Portfolio management services use diversified and allocated investments of no-load mutual funds and exchange traded funds. Scott Marsh Financial uses its discretion to select allocations, investments, perform rebalances and other portfolio services. Additional portfolios may be created to meet such needs as fixed income or tax mitigation strategies. Tax services include tax advice and individual return preparation. Real estate services include advice and assistance with property management. Advising services include retirement planning, estate planning, and business consulting. Advising services are tailored to individual circumstances and needs. *For additional information about our advisory services, please visit our website, or contact us at (801) 272-4677.*

Conversation Starters. 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 those qualifications mean?

What fees will I pay?

The specific manner in which fees are charged by Scott Marsh Financial is established in a client’s written agreement with us. Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Portfolio management and fees are based upon a percentage of your assets under our management and/or supervision and are automatically deducted from the client’s account on a monthly basis. These annual fees generally range from 0.5% to 1.75% of the portfolio value. All fees are subject to negotiation. 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.

Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in a fund’s prospectus. Such charges, fees, and commissions are exclusive of and in addition to Scott Marsh Financial’s fee, and Scott Marsh Financial shall not receive any portion of these commissions, fees, and costs. *Additional information about our fees can be found in Item 5 of our Form ADV Part 2A brochure.*

Conversation Starters. Ask your financial professional:

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 providing recommendations as my investment advisor? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor, 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:

- To the extent we recommend you roll over your account from a current retirement plan to an individual retirement account (“IRA”) managed by us and subject to our asset-based investment advisory fees, this is a conflict of interest because we have a financial incentive to recommend that you move your IRA to us even if it is not in your best interest. When we provide asset management services, we will ask that you establish an account with Charles Schwab to maintain custody of your assets and to effect trades for your account. Our recommendation to use Charles Schwab is not based solely on your interest of receiving the best execution possible. We also recommend Charles Schwab because they provide us with research, products and tools that help us manage and further develop our business operations. As a result, we do not have to pay for such benefits, which save us money; however, these arrangements create a conflict of interest. *Additional information about our relationship with Schwab and our Code of Ethics can be found in Items 11 & 12 of our Form ADV Part 2A brochure.*

Conversation Starter. Ask your financial professional:

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

How do your financial professionals make money?

Our financial professionals are compensated based on an agreed-upon annual salary. Scott Marsh Financial currently does not maintain a Broker-Dealer relationship. Scott Marsh Financial prefers to recommend products with no commissions. Recommending commission products would require a substantial need for the product and an unavailability of the benefit of that product through non-commission options. If commission products are recommended, Scott Marsh Financial will fully disclose up front any commission or compensation it will receive.

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

No, neither Scott Marsh Financial or any of our financial professionals have been subject to any lawsuits or professional disciplinary history. Visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter. Ask your financial professional:

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

Additional Information

You can find additional information about our firm’s investment advisory services at scottmarsh.com or on the SEC’s website at www.adviserinfo.sec.gov by searching “Scott Marsh Financial, LLC” or CRD #1215597. You may also contact our firm at (801) 272-4677 to request a copy of this relationship summary and other up-to-date information.

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Conversation Starter. Ask your financial professional:

Who is my primary contact person? Is he or she a representative of an investment advisor or broker-dealer?
Who can I talk to if I have concerns about how this person is treating me?