

# FORM ADV Part 3: Form CRS

Manuka Financial, LLC

Relationship Summary

DATE: May 31, 2024

## Introduction

Manuka Financial, LLC (“MF,” “we,” “us,” “our”) is registered with the Securities and Exchange Commission as an investment advisor. Brokerage and investment advisory services and fees differ, which is why 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.

## Relationships and Services

### *Conversation Starters:*

- 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 Investment Services and Advice Can You Provide Me?

We offer investment advisory services to retail investors.

**Investment Management Services:** When providing these services on a discretionary basis, we will manage your assets while we continuously monitor your custodial accounts and provide you with continuous and ongoing supervision of your custodial accounts. When discretionary authority is granted via execution of our investment advisory agreement, we will have the limited authority to determine the type and number of securities to be purchased or sold for your portfolio without obtaining your consent for each transaction.

**Financial Planning:** We provide comprehensive financial planning to address all areas of your financial life.

You may place reasonable restrictions on the types of investments that may be purchased or sold in your account so long as the restrictions are explicitly set forth.

We offer advice with respect to various products and types of investments and do not limit the scope of our investment advisory services to proprietary products or a limited group or type of investment. We do not offer proprietary products.

We do not have a minimum account size for our investment management services.

For additional information, please see [Items 4 and 7 of Part 2A](#).

## Fees, Costs, Conflicts, and Standard of Conduct

### *Conversation Starters:*

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 Fees Will I Pay?

For ongoing financial planning and investment services, you will pay an initial financial planning fee of \$950 - \$10,000 and a fixed ongoing annual fee that generally ranges from \$1,250 - \$15,000 per quarter. The initial financial planning fee is due upon signing your agreement and the annual fee is payable quarterly in advance. For project-based financial planning services, you will pay a fixed fee. This fixed fee is payable fifty percent (50%) upon signing your agreement and fifty percent (50%) upon completion of services.

In addition, retail investors will also generally incur the following fees and costs charged by third-parties: custodian fees, account maintenance fees, product expenses such as internal expense ratios, and transaction charges.

When we charge flat fees that are based on the complexity of your financial situation and assets in your accounts, we are incentivized to add or read-in additional complexity to your financial situation, and/or increase assets in your accounts.

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 additional information regarding our fees and costs, please see [Item 5 of Form ADV Part 2A](#).

*Conversation Starters:*

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

### **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 are some examples to help you understand what this means.

The custodian(s) we recommend provide(s) us with various products and services that are intended to directly benefit you, us, or both of us. To the extent a custodian provides us products or services that don't directly benefit you, this creates an incentive to recommend that custodian. To learn how we address this incentive, please refer to [Item 12 of ADV Part 2A](#).

### **How Do Your Financial Professionals Make Money?**

Our financial professionals are compensated based on the revenue we earn from the financial professional's advisory services. They are not compensated based on the sale of a particular product and do not earn commissions.

## **Disciplinary History**

*Conversation Starters:*

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

### **Do You or Your Financial Professionals Have Legal or Disciplinary History?**

No. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research you and your financial professionals.

## **Additional Information**

*Conversation Starters:*

- 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?

For additional information about our services and to request a copy of the current Form ADV Part 3 Form CRS, please visit our website at <https://manukafinancial.com> or call us at (804) 293-0397.