

FICAST CORPORATION  
Customer Relationship Summary

June 30, 2020

Ficast Corporation is an investment adviser registered with the United States Securities and Exchange Commission. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which provides educational materials about broker-dealers, investment advisers, and investing.

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

Ficast provides financial analysis/reviews and investment allocation target models. Investment allocation models are updated annually or more frequently based on Client requirements and/or economic conditions. We rely on a proprietary analysis process using information provided by Clients, custodians and other third-party information services. Ficast does not hold Client funds. Ficast does not accept discretionary authority from Clients to buy and sell investments or collect. Ficast does not hold Client funds.

**Additional information:**

Combining assumptions on inflation, tax rates and expected rates of return with your personal suitability information, Ficast will construct a financial forecast model (or models) to preview potential outcomes based on your current circumstance. While we do not expect any forecast to be correct, if we are fortunate, potential problems will show up in advance. More importantly, we can use models to develop asset allocation targets to: (1) match your specific personal requirements, (2) monitor and measure progress and (3) make changes as circumstances evolve. Once your asset allocation target model has been developed using the appropriate investments, we will monitor performance on an ongoing basis. Periodically, and as needed, the allocation target model will be revisited and adjusted as market conditions and/or your personal requirements change over time.

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.

**What fees will I pay?**

Description of Principal Fees and Costs – We charge an hourly fee for collecting/analyzing data and constructing reports. Our **maximum** fee schedule is as follows:

Initial on-boarding – We charge an hourly fee of up to a maximum of \$300 per hour, with a ten-hour minimum for initial on-boarding. An estimate of the total time/cost will be determined at the start of the advisory relationship. In limited circumstances, the cost/time could potentially exceed the initial estimate. In such cases, we will notify you and request that you approve the additional fee.

Periodic work after initial on-boarding – We charge an hourly fee of up to a maximum of \$300 per hour. Typically, one to three hours are required to update a financial forecast and allocation target model.

All fees are negotiable depending on the situation and the scope of work involved. Fees are due upon completion of services rendered. We will send you an invoice for the payment of our fees. You may terminate our services at any time without penalty. At our discretion, all fees are negotiable.

Description of Other Fees and Costs – Our custodians may charge transaction costs and other fees. Additionally, mutual funds, exchange traded funds and variable annuities charge fees to you.

**Conversation Starter to ask your professional:**

“Help me understand how these fees and costs might affect my investments.”

## Customer Relationship Summary

**What are your legal obligations to me when acting as my investment adviser?** We have a fiduciary duty to you, which means we have a fundamental obligation to provide investment advice that always acts in your best interest. 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. For example, if we recommend an insurance product through an affiliate, we will be compensated which may present a conflict of interest with you.

**How else does your firm make money and what conflicts of interest do you have?** Our advisor representatives are registered representatives of a securities broker dealer and an insurance agency and may receive commissions on certain transactions which can represent a conflict of interest with you.

**Conversation Starter to ask your professional:**

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

**Additional Information -** Persons providing investment advice on behalf of our firm are also registered representatives with Confidential Management Financial Services, Inc. In their capacity as registered representatives, these persons will receive commission-based compensation in connection with the purchase and sale of securities, including 12b-1 fees for the sale of investment company products. Compensation earned by these persons in their capacities as registered representatives is separate from our advisory fees. This practice presents a conflict of interest because persons providing investment advice on behalf of our firm who are registered representatives have an incentive to effect securities transactions for the purpose of generating commissions rather than solely based on your needs. While we believe that compensation charged by our affiliates are competitive, such compensation may be higher than fees charged by other firms providing the same or similar services. You are under no obligation to use our affiliates' services and may obtain comparable services and/or lower fees through other firms.

**How do your financial professionals make money?** Our advisor representatives receive a salary and annual bonus based on the total annual revenue generated from our advisory fees and commissions from affiliated entities. Our financial professionals are not compensated based on factors such as: the amount of client assets they service; the time and complexity required to meet a client's needs; the product sold (*i.e.*, differential compensation); product sales commissions; or revenue the firm earns from the financial professional's advisory services or recommendations.

**Do you or your financial professionals have legal or disciplinary history? – No.** Please visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research you and your financial professionals.

**Conversation Starter to ask your professional:**

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

“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?”

“Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? Why or why not?”

**Additional Information –** You can find additional information about us and our affiliated firms, including a copy of this relationship summary, online at [www.ficast.com](http://www.ficast.com).

You can also contact us by phone at (248) 614-1100.