

Form CRS – Client Relationship Summary

Introduction

Paller Financial Services, Inc. (“Paller Financial,” “we,” or “us”) is registered with the Securities and Exchange Commission as an investment adviser. We are **not** registered as a broker-dealer. Brokerage services for client accounts, including custody of assets and execution of trades, are provided by an unaffiliated broker-dealer, Charles Schwab & Co., Inc. Investment advisory and brokerage services and fees differ, and it is important that you understand these differences. Free and simple tools are available to research firms and financial professionals at **Investor.gov/CRS**, which also provides educational materials about broker-dealers, investment advisors, and investing.

Relationships and Services

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. Our services include discretionary portfolio management and ongoing investment advice based on your financial situation, investment objectives, risk tolerance, and time horizon. As an independent investment advisory firm, we are not beholden to proprietary products or a limited menu of products or investment types. Our goal is to offer investment advice that is appropriate for the investor and will help them build wealth and reach their goals. We manage a variety of account types, including individual taxable accounts, retirement accounts, trust accounts, and other account types. Our primary investment strategies involve the use of diversified, low-cost exchange-traded funds (ETFs), individual equities, and, in limited circumstances, mutual funds.

Paller Financial Services is dually registered as a Registered Investment Advisory Firm and a CPA Firm. We also offer tax preparation, tax planning, financial planning, and retirement plan advisory services. These services are separate from our investment advisory services and are described in more detail in our Form ADV Part 2A. You can find additional information about our firm, our services and how to contact us by going to our website at <https://www.pallerfinancial.com>.

Monitoring: We provide ongoing monitoring of client accounts. Accounts are reviewed on a continuous basis at the portfolio level and are reviewed at least semi-annually at the individual client level, as well as upon request or when material changes occur in a client’s circumstances.

Investment authority: We manage client accounts on a discretionary basis, which allows us to place trades without obtaining prior approval for each transaction, consistent with the client’s stated investment objectives and the advisory agreement.

Account minimums: We do not impose account minimums. We evaluate prospective clients to determine whether a mutually beneficial advisory relationship can be established.

For more detailed information on our relationships and services, please see Item 4 – Advisory Business and Item 7 – Types of Clients on our Form ADV Part 2A.

Conversation Starter:

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?

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

We charge an asset-based advisory fee of **0.85% annually** on assets under management, generally excluding cash and money market balances. Fees are calculated and billed **quarterly in arrears** as described in your advisory agreement. **Conflicts of Interest:** Because our fees are based on the amount of assets we manage, we have an incentive to encourage you to maintain or increase assets under our management. **Other Fees and Costs:** In addition to our advisory fees, you may pay other fees and costs, including custodial fees, transaction charges, and internal expenses of the investments we recommend (such as ETF or mutual fund expenses). We also receive separate compensation for tax preparation, tax planning, financial planning, and retirement plan advisory services. You are not required to use us for these additional services.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs 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 more detailed information regarding our fees, please see Item 5 – Fees and Compensation of our Form ADV Part 2A, as well as our quarterly statement.

Conversation Starter:

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 adviser?

When we act as your investment adviser, we are held to a fiduciary standard, which requires us to act in your best interest and not place our interests 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 recommendations and investment advice, we provide you.

Our primary conflict of interest is that asset-based fees create an incentive for us to recommend that you keep assets under our management rather than use those assets for other purposes. We seek to identify, disclose, and manage conflicts of interest in a manner consistent with our fiduciary duty.

For more detailed information regarding conflicts of interest, please see Item 12 Brokerage Practices and Item 14 Client Referrals and Other Compensation of our Form ADV Part 2A.

Conversation Starter:

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 through salary and discretionary bonuses based upon the contribution of the professional and firm performance. Firm owners may also receive profit-based compensation. Financial professionals are not compensated based on the number of client accounts or specific investment transactions. Nevertheless, compensation may increase over time based on experience, responsibility, and overall firm performance.

Disciplinary History

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

No. You can visit [Investor.gov/CRS](https://www.investor.gov/crs) for free and simple tools to research our firm and our financial professionals.

Conversation Starter:

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

Additional Information

You can find more detailed information about our advisory services, fees, and conflicts of interest in our **Form ADV Part 2A**, available at adviserinfo.sec.gov by searching our CRD number #161531. You may contact us at 303-858-0045 or visit <https://www.pallerfinancial.com> to request additional information or a copy of this Form CRS.

Conversation Starter:

Who is my primary contact person? Is that person an investment adviser representative? Who can I talk to if I have concerns about how this person is treating me?

Contact person and supervision

Paller Financial Services, Inc. takes a team orientation. Each client has a dedicated servicing advisor with the other advisors providing support. Mark Paller acts as the primary supervisor. Jennifer McElderry is the chief compliance officer and has the responsibility of overseeing Mr. Paller's activities. All advisors have access to each other's activities and all client information. Should a client have questions or concerns and needs support, either Mr. Paller or Mrs. McElderry will address those items and work towards a resolution.