

**Introduction**

TC Financial Management Co., Inc. ("TCF") is registered with the Securities and Exchange Commission as an investment adviser. We provide advisory accounts and services to retail clients. We are not a broker-dealer. Brokerage and investment advisory services and fees differ and 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://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

**What investment services and advice can you provide me?****Investment Advisory Services**


TCF customizes its advisory services and builds out an investment allocation portfolio to the specific needs and goals of the client. The client's personal investment plan contains an asset allocation target of which TCF creates and manages a portfolio based on that plan and allocation targets through plans generated through Morningstar Workstation, for research and portfolio constructions. Clients may impose restrictions on investing in certain securities or types of securities. TCF provides continuous advice to clients regarding the investment of their funds based on the individual needs of the client.

We will monitor your account regularly and contact you at least annually (by phone, regular mail or e-mail) to discuss your portfolio. The frequency is typically client driven. Account monitoring is offered as part of our standard investment advisory services. Our investment advice will cover a limited selection of investments. Although we offer advice on a broad range of investment selections, we are limited to investments available through our custodians. We do not impose a minimum portfolio size or minimum annual fee.


Investment advisory services are generally performed on a discretionary basis, which means we communicate with clients as to goals and objectives and changes in circumstances, but we do not seek specific approval of changes to client accounts. Clients can always make deposits or withdrawals, or place restrictions on the types of investments in an account or portfolio. Because we take discretion when managing accounts, clients engaging us will be asked to execute a Limited Power of Attorney (granting us the discretionary authority over the client accounts) as well as an Investment Advisor Contract that outlines the responsibilities of both the client and TCF. Clients will be responsible for executing an Investment Advisor Contract that outlines the responsibilities of both the client and TCF.

**Financial Planning Services**

For investment advisory clients, TCF develops financial plans and uses those plans to make the appropriate investments on their behalf in their advisory accounts. The first step is a one-on-one meeting where the client expresses their financial goals and tolerance for risk. From there TCF reviews the totality of a client's financial circumstances, which include assets, liabilities, and overall cash flow.

 ***"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 fees will I pay?**

Our fees vary. The amount you pay will depend on the amount of assets in your account. You will pay an on-going investment management fee at the beginning of each quarter for our services, based on the value of the investments in your advisory account. The amount paid to our firm generally does not vary based on the type of investments we select on your behalf. The more assets you have in the advisory account, the more you will pay us (but at a reduced percentage per our fee schedule). We therefore have an incentive to increase the assets in your account to increase our fees.

There are no additional fees payable to TCF. Clients may incur other expenses with the implementation of advice provided such as commissions, custodian fees, or ETF expenses. None of these fees are payable to TCF.

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 more specific information regarding our fees, please refer to our disclosure brochure, the ADV 2A under Item 5 Fees and Compensation.

 ***“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? 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:

- We may recommend a particular custodian from whom we receive support services. This presents a conflict of interest, because our receipt of their support makes us more inclined to continue using and recommending them.
- We may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage for an asset-based fee. If we don't currently manage your account held with your employer's plan, this will increase our compensation.
- The higher the AUM a client has placed with TCF, the more the client will pay in fees. Therefore, TCF may have an incentive to encourage clients to increase the assets in their account.

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

**How do your financial professionals make money?**

Financial professionals of TCF are paid a portion of the asset management fees collected from clients. Financial professionals are not rewarded sales bonuses. Financial Professionals with more assets under management with us can receive a higher percentage share of the advisory fees you pay us. *Therefore, Financial Professionals have an incentive to increase the amount of assets in your and other client accounts.*

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

No. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs).

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

**Additional Information**

For additional information about our investment advisory services, see our Form ADV brochure on IAPD on Investor.gov or call 609-487-1805. You can obtain a hard copy of this Form CRS or the Form ADV brochure by calling 609-487-1805 or writing to us at 7811 Atlantic Ave, Suite A, Margate, NJ 08402.

If you have a problem with your investments, account or financial professional, contact us in writing at 7811 Atlantic Ave, Suite A, Margate, NJ 08402, Attn: Compliance Department.

 ***“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?”***

 **SUGGESTED QUESTIONS TO ASK YOUR ADVISOR**