

Christine Messmer, P.C.

Form ADV, Part 3: Client Relationship Summary (CRS)

January 18, 2025

Item 1: Introduction

Christine Messmer, P.C. is an investment adviser registered with the U.S. Securities and Exchange Commission. Our investment advisory services and fees differ from those of a broker-dealer, and it is important to understand the differences. You can conduct research on firms and financial professionals at www.investor.gov/CRS. The site provides free, simple tools and educational materials for investors, and you can confirm that the financial professional is registered.

Item 2: Relationship and Services

What investment services and advice can you provide me?

We offer comprehensive financial planning services which include investment advisory services and portfolio management tailored to your goals.

Conversation Starters

- Given my financial situation, should I choose an investment advisory service?
- 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?

At your initial consultation, we will work together on a Comprehensive Financial Plan. During or after that appointment, we will determine if choosing an investment advisory service would benefit you. We do not have a minimum amount of assets to establish a relationship. After careful analysis of your current portfolio, and if we decide to work together, recommendations will be provided to improve your portfolio and other areas of financial management. I use several research tools to choose investments tailored uniquely for you. All recommendations are designed to help you achieve your goals. We monitor your portfolio and meet quarterly in person or virtually for a financial review. A small number of people prefer a semi-annual review. We *do not* have discretionary authority and do require approval to implement investment recommendations. See our Firm Brochures (Form ADV, Part 2A) for more information.

My relevant experience is that I am a CFP® practitioner and have earned a Master of Science in Finance, plus I have decades of experience. My credentials indicate my level of expertise and qualifications. On an ongoing basis, adjustments to your portfolio are based on your situation, goals, risks, the economy and the markets. Any changes will be implemented during our appointment, just after it or the next business day. The custodian's portal, and our portal allow you to view your portfolio 24/7. Your portfolio will be invested in cash equivalents, stocks, bonds, exchange-traded funds and mutual funds depending on your goals and your unique circumstances.

You can find more information about Christine Messmer, P.C. on our website www.christinemessmer.com and by reviewing our Firm Brochures (Form ADV, Part 2A) provided ahead of your initial consultation or upon request.

Item 3: Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay?

Conversation Starters

- Help me understand how these fees and costs might affect my investments. If I give you \$500,000 to invest, how much will go to fees and costs, and how much will be invested for me?

You will pay an hourly rate of \$250 for your first appointment and possibly on an ongoing basis if that is our arrangement. Otherwise, we may determine that a fixed retainer fee starting at \$1,000 per quarter, paid quarterly, in arrears is more suitable and cost effective for you. The retainer covers my time required to work with you and the cost of the tools I use to assist you effectively and efficiently. A Financial Planning-Investment Advisory contract is signed once we determine your preference and scope of work involved in working together. 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.

Conversation Starter

- What are your legal obligations to me when acting as my investment adviser
- How else does your firm make money?
- What conflicts of interest do you have?
- How might your conflicts of interest affect me, and how will you address them?

I am a Fiduciary which means *when I act as your financial planner and investment adviser*, I must act in your best interest – placing your interest ahead of my own. As a CFP® practitioner and owner of the firm, I adhere to a strict Code of Ethics: Integrity, Objectivity, Competence, Fairness, Confidentiality, Professionalism and Diligence. At the same time, we do earn a fee for services – either hourly or a fixed retainer.

Conflict of Interest	Description of Conflict of Interest
<i>Fee for services</i>	<i>In and of itself, earning a fee may create a conflict.</i>
<i>Personal trades</i>	<i>When I personally invest - my risk and portfolio allocation may be much different than my clients. The firm has a personal trading policy designed to address any potential conflict of interest.</i>

Item 4: Disciplinary History

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

Christine Messmer, M.S.F., CFP® is the only employee of the firm, Christine Messmer, P.C. I have no legal or disciplinary history, and I am solely responsible for making investment decisions. The CFP Board licenses individuals who satisfy their educational, examination, ethics, and experience requirements. The firm is a Registered Investment Advisor under the Securities and Exchange Commission (SEC) and advisory activities are enforced by the SEC.

Visit www.investor.gov/CRS and please visit our web site www.christinemessmer.com for more information about our services or call 610.489.7925 to request any information or a copy of the relationship summary.

Item 5: Additional information

Conversation Starter

- Who is the primary contact person? Is he or she a representative of the firm?
- Who can I talk to if I have concerns about how this person is treating me?

Christine Messmer is the primary contact for Christine Messmer, P.C. Contact by phone 610.489.7925 or email – chris@messmerfinancial.com If you have a concern about how you are being treated, first contact Christine Messmer directly to discuss whatever the issue is and work towards a resolution.

You may also contact the CFP Board of Standards 800.487.1497

You may also contact the Securities and Exchange Commission at Investor.gov