

CEI FINANCIAL PLANNING

REGISTERED INVESTMENT ADVISOR

01/01/2020

Michael L. Crifasi

DISCLOSURE STATEMENT

This document is provided in lieu of Form ADV Part II. The Securities Commissioner of the State of Georgia requires that the ADV II or a substitute be given to all potential clients by investment advisors prior to any contractual agreement. Information contained herein regarding CEI Financial Planning, Inc. (CEI) has been filed with the Securities Commissioner. The Securities Commissioner neither approves nor disapproves the qualifications or business practices of the investment advisor.

**14792 Hopewell Rd
Milton, GA 30004**

WHAT IS CEI FINANCIAL PLANNING?

CEI is a financial planning firm registered with the Securities **Commissioner of the State of Georgia** as a Corporate Registered Investment Advisor. Our Registration Number is IA-1294.

Michael L. Crifasi is President of CEI and is the only analyst employed by CEI and renders all investment advice.

WHO IS MICHAEL CRIFASI?

Michael Crifasi (Mike) is a FINANCIAL PLANNER professional, former president of the Georgia Society of the Institute of Certified Financial Planners, an Investment Advisory Representative (IAR) of CEI Financial Planning and a licensed Insurance Agent. Mike has worked as a Financial Planner since 1989 when he retired from IBM's Financial Services Industry as a Consulting Level Finance Industry Product Representative. Mike has been married for over forty years, has two daughters, served as an officer in the U. S. Army, and is a graduate of The Georgia Institute of Technology.

WHAT IS A REGISTERED INVESTMENT ADVISOR?

A Registered Investment Advisor is a fiduciary who has a duty of undivided loyalty to his investment advisory clients and must deal fairly and honestly with them. Any person or entity that holds itself out as a financial planner must file with the State Securities Commissioner as a Registered Investment Advisor.

WHO CAN BENEFIT MOST BY OUR FINANCIAL PLANNING SERVICES?

We utilize a comprehensive mix of sophisticated, financial planning services to assist: higher net worth individuals (net assets in excess of \$1,000,000); people who wish to plan prudently for their financial future; or those who have financial, tax, insurance, or investment problems.

HOW MUCH MONEY DO YOU NEED TO START A FINANCIAL PROGRAM?

There is no minimum or maximum dollar requirement. We can offer a low-cost financial review for clients who do not need comprehensive financial planning.

WHAT SERVICES DOES CEI SELL?

We sell sound, financial planning advice to individuals regarding income taxes, estate taxation, real estate, securities investments, insurance, pensions, retirement, and general financial matters. We also sell an ongoing consultation service for clients who need frequent advice. We solicit investment advisory services for Brinker Capital, Inc.; AssetMark Trust Company and Eqis Capital Management, Inc.

WHAT IS A FINANCIAL PLAN?

A financial plan facilitates the pursuit of your goals and objectives through an in-depth analysis of your financial situation. We help you establish your goals and identify major exposures. The financial plan then provides recommended solutions by focusing on budgeting, insurance, retirement, estate tax, and income tax needs.

For your investment assets, the plan balances the desired rate of return against acceptable levels of risk with a focus on diversification through asset allocation.

DO WE PROVIDE COMPREHENSIVE FINANCIAL PLANS ONLY?

No. Although comprehensive financial planning analysis is usually desirable, we can provide advisory services to a wide variety of specific needs.

IF YOU USE CEI TO DEVELOP A FINANCIAL PLAN, ARE YOU OBLIGATED TO PURCHASE THE PRODUCTS WE RECOMMEND?

You are not obligated to purchase products or services recommended by your plan.

WHAT TYPES OF INVESTMENTS DOES CEI PROVIDE ADVICE FOR?

Intangibles (securities such as stocks, corporate municipal and government bonds, mutual funds, REITs, variable annuities, variable life insurance, and limited partnerships), and tangibles (real estate, etc.).

WHAT METHODS OF ANALYSIS, SOURCES OF INFORMATION, AND INVESTMENT STRATEGIES DOES CEI UTILIZE?

We use cyclical and fundamental analysis using factors such as economic conditions, political and tax climate, current level of interest rates, industry outlook, earnings, dividends, historical data, price-earnings ratios, and company management. We do not use technical analysis or charting. The main sources of information CEI uses are financial newspapers, magazines, research prepared by others, corporate rating services, and company press releases. Investment strategies include long and short-term purchases.

DO WE GUARANTEE INVESTMENT PERFORMANCE?

No.

WILL WE KEEP CLIENT INFORMATION CONFIDENTIAL?

Yes. It is required by law.

ONCE A PROGRAM IS COMPLETED, DOES OUR RELATIONSHIP END?

Financial planning is a continuing process. We offer ongoing service, periodic review and day-to-day consultation, if necessary.

DO WE SELL FINANCIAL PLANNING PRODUCTS SUCH AS INVESTMENTS, INSURANCE AND TAX SHELTERS?

No. However, as an independent insurance agent, Michael Crifasi, President of CEI, is licensed to sell insurance products including annuity, life, health, long-term care, and disability policies.

Should you execute your financial plan through Michael, he may earn insurance commissions in addition to the hourly or negotiated fee paid by you. You have the right to full disclosure of any insurance commissions paid if you purchase any product through Michael Crifasi.

DO WE OFFER MONEY MANAGEMENT?

No, but we can help you select a professional money manager based on your particular needs. CEI solicits investment advisory services for other Registered Investment Advisors; including Brinker Capital, Inc., AssetMark Trust Company and Eqis Capital Management, Inc.

DO WE PROVIDE LEGAL SERVICE?

No. CEI limits itself to financial and tax matters; but, if you wish, we can recommend an attorney who specializes in the legal area of your concern.

DO WE OFFER A TAX SERVICE?

We can guide you in many tax matters, but we are not able to offer tax advice. We work closely with several CPAs and will be happy to recommend someone to prepare your tax return.

HOW DO YOU GET STARTED?

Call us and set up an appointment to begin the analysis of your situation and your needs. Or send us an e-mail at Mike@ceifinancialplanning.com.

HOW MUCH DO WE CHARGE FOR PLANNING SERVICES?

Financial Planning \$175.00/hour

In many cases, we can quote a flat fee.

Retainer fee of \$500 is required.

Clerical Services \$ 40.00/hour

Client and Crifasi Enterprises, Inc. may enter into a written agreement whereby in lieu of hourly fees for consultations regarding a specified pool of assets, client may agree to pay a negotiated fee for financial planning services as needed, on a quarterly basis as per the following schedule:

Under \$250,000 in managed assets:	\$375
\$250,000 to \$500,000:	\$625
\$500,000 to \$750,000:	\$875
\$750,000 to \$1,000,000:	\$1,000
\$1,000,000 to \$1,250,000:	\$1,250
\$1,250,000 to \$1,500,000:	\$1,500
\$1,500,000 to \$2,000,000:	\$1,750
\$2,000,000 to \$3,000,000:	\$2,000
\$3,000,000 to \$5,000,000:	\$2,250
Above \$5,000,000 as negotiated	

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