Frush Financial Group

D I S C L O S U R E   S T A T E M E N T

REGISTRATION

Frush Financial Group is a State of Michigan Registered Investment Advisor (“RIA”). Either the state of domicile or the Securities and Exchange Commission is required for all RIAs. Frush Financial Group and its representatives are in compliance with the current registration and/or notice filing requirements imposed upon State of Michigan registered investment advisers. We do not solicit or accept business in any state in which we are not properly registered or otherwise qualified to conduct business by virtue of a state "de minimus" exemption. A copy of Frush Financial Group’s Form ADV-Part II is provided to all clients and prospective clients.

NO OFFER

This website is for informational purposes only and does not constitute a complete description of investment services or performance. This web site is in no way a solicitation or offer to sell securities or investment advisory services; rather, this medium is limited to the dissemination of general information on the adviser’s service offerings and provides for an efficient method in which a prospective client may contact the adviser.

NO RELIANCE

While Frush Financial Group uses reasonable efforts to obtain information, whether stock quotes, charts, articles or any other statement or statements regarding market or other financial information, from sources which Frush Financial Group believes to be reliable, Frush Financial Group makes no representation that the information or opinions contained on the Frush Financial Group website is accurate, reliable, timely or complete. The information and opinions contained on the Frush Financial Group website are provided by Frush Financial Group for personal use and informational purposes only and are subject to change without notice. Nothing contained on the Frush Financial Group website constitutes investment, financial, legal, tax or other advice nor is to be relied on in making an investment or other decision. Frush Financial Group’s specific advice is given only within the context of our contractual agreements with each client.

LINKED WEBSITES

When you access certain links on the Frush Financial Group website you may leave the Frush Financial Group website. Frush Financial Group does not endorse the content of such websites nor the products, services or other items offered through such websites. We neither warranty nor assume responsibility for the truthfulness, fullness, value, or timeliness, of content found at these sites. These links include information developed, published, maintained, or otherwise posted by entities entirely separate from and unrelated to the Frush Financial Group. Any links to other sites are not intended as referrals or endorsements, but are merely provided to the users of the Frush Financial Group website for convenience and informational purposes.

PAST PERFORMANCE

Past performance is not indication of future results. Therefore, no current or prospective client should assume that the future performance of any specific investment, investment strategy (including the investments and/or investment strategies recommended and/or purchased by adviser), or product made reference to directly or indirectly on the Frush Financial Group website, or indirectly via link to any unaffiliated third-party website, will be profitable or equal to corresponding indicated performance levels. Different types of investments involve varying degrees of risk, and there can be no assurance that any specific investment will either be suitable or profitable for a client's or prospective client's investment portfolio. Historical performance results for investment indexes and/or categories generally do not reflect the deduction of transaction and/or custodial fees or the deduction of an investment management fee, the incurrence of which would have the effect of decreasing historical performance result.

CLIENT PRIVACY

Frush Financial Group recognizes that the foundation of our business is the trust and confidence of our clients. We are committed to maintaining the confidentiality of the personal information we collect. This notice is provided to you so that you may know how we collect information about you, the type of information we collect, what we may disclose to banking and brokerage firms that serve as account custodians ("custodians"), and the steps we take to protect your personal information.

The nonpublic personal information we collect about you is from the following sources: (1) Information we receive from you on applications or other forms, which includes your name, address, date of birth, Social Security number, marital status, assets and financial statistics; and (2) Information about your transactions with us or other.

The nonpublic personal information we collect from you is controlled as follows: (1) We restrict access to your personal and account information to those authorized employees and custodians who need to know that information to provide services to you, (2) We maintain physical, electronic and procedural safeguards to guard your nonpublic personal information. Every employee of Frush Financial Group is required to execute an Employee Confidentiality Agreement, (3) We share nonpublic personal information about you outside our company only as directed and authorized by you, or as required or permitted by law.

If you decide to close your account(s) or become an inactive client, we will adhere to the privacy policies and practices as described in this notice. If we change our privacy practices, we will provide you notice of all material changes.

UPDATING CLIENT INFORMATION

Frush Financial Group recommends for ongoing investment suitability that each client contact Frush Financial Group whenever vital information relating to your financial situation changes. Such information includes, but is not limited to, taxable consequences, time horizon, and liquidity needs.

As prescribed by rule 204-3(c) of the Investment Advisors Act of 1940, Frush Financial Group hereby offers to deliver, without charge, a copy of its brochure (ADV Part II) upon requested.