

ME FINANCIAL, LLC

FIRM BROCHURE

SEPTEMBER 22, 2021



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This brochure provides information about the qualifications and business practices of Me Financial, LLC. If you have any questions about the contents of this brochure, please contact Michelle Moses at (480) 442-4816. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Me Financial, LLC is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The written communications of an Adviser provide you with information about which you can use to determine to hire or retain an Adviser.

Additional information about Me Financial, LLC is available on the SEC's website www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. The CRD number for the Advisor is 143070.

2. MATERIAL CHANGES

Me Financial updated Subadviser fees, Item 5.

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4. ADVISORY BUSINESS

A. OWNERSHIP/ADVISOR HISTORY

Me Financial, LLC (“We”) was formed in February 2007 as an Arizona professional limited liability corporation. It was also registered as an Arizona investment adviser in February 2007. Me Financial, LLC registered as a Missouri investment adviser in December 2016. Our owner and managing member is Michelle Moses. Additional information about Ms. Moses can be found under Item 19, below.

B. ADVISORY SERVICES OFFERED

Before we enter into an Adviser-Client relationship, we may offer a complimentary general consultation to discuss services available, give a prospective client time to review services desired, and determine whether a relationship might benefit the client. Investment advisory services begin only after we and the client formalize the relationship with a properly executed agreement. We offer the following services to our clients:

i. FINANCIAL PLANNING SERVICES

For most clients we create a written financial plan that typically focuses on one or more specific areas such as retirement projections, budgeting, college planning, retirement planning, investment planning, insurance planning, coaching, goal setting, or other needs identified by the client or by our review of the client’s financial circumstances. Through discussion with the client and/or the use of questionnaires, we will collect pertinent data, identify goals, objectives, financial concerns and potential solutions. When contracted will present the client with a written analysis. Following the conclusion of the consulting services, we may make recommendations regarding implementation of the financial strategies discussed.

ii. RECOMMENDATION AND MONITORING OF THIRD PARTY INVESTMENT ADVISERS

After an initial meeting with the client or when deemed appropriate, we may recommend the services of a third party investment adviser (“Third Party Adviser”). The recommendation will depend on the client’s circumstances, goals and objectives, strategy desired, account size, risk tolerance, or other factors. We work with each client to determine which Third Party Adviser may be appropriate. Clients are never obligated to use a recommended Third Party.

We will review Third Party Advisers prior to making a recommendation to the client. We consider the following factors during its review: fees, reputation, performance, financial strength, management, price, reporting capabilities, client’s financial situation, client’s goals, client’s needs, and client’s investment objectives. After our review it will present the client with one or more recommendations.

If the client wishes to proceed with the recommendation, we will enter into a Co-Advisor relationship with the recommended Third Party Adviser. Under this arrangement, the Third Party

Adviser is responsible for portfolio management, best execution, portfolio reporting, trading, trade error resolution, and custodian reconciliations. While we maintain our relationship with the client by monitoring the status of the client's accounts with the Third Party Adviser, making recommendations about the Third Party Adviser, usually meeting with the client either in person or by telephone on an annual basis annually and acting as the client's primary financial adviser. All questions regarding the Third Party Adviser's services and performance will be directed to us.

Clients who are referred to Third Party Advisers will receive full disclosure, including services rendered and fee schedules, at the time of the referral, by delivery of a copy of the relevant Third Party Adviser's Form ADV Part 2A or equivalent disclosure document before receiving investment advisory services from the third-party adviser.

We will not refer a client to a Third Party Adviser unless it is registered or exempt from registration as an investment adviser in the client's state of residence.

iii. PORTFOLIO MANAGEMENT SERVICES

We manage individualized portfolios for our clients on discretionary and non-discretionary basis. We work with each client to formulate an individualized portfolio based upon his/her objectives, time frame, risk parameters and other investment considerations. We typically use exchange traded funds or Reg D offerings in our managed client accounts. (Additional information about securities used and their risks can be found under Item 8.)

C. TAILORED SERVICES

We tailor all of our services to the client's stated goals, needs and objectives. For our portfolio management service clients, we allow them to impose restrictions on investment in certain securities or types of securities. All restrictions must be presented to us in writing.

D. WRAP PROGRAM

We do not participate in or sponsor a wrap program. This section is not applicable.

E. CLIENTS ASSETS MANAGED

As of March 29, 2021, we manage \$11,500,000 in non-discretionary assets.

5. FEES AND COMPENSATION

A. FINANCIAL PLANNING SERVICE FEES

Our financial planning services are provided on a fixed fee and/or hourly fee basis.

The fixed fees range between \$1,200 and \$3,500. The fixed fee range varies and depends upon the nature and complexity of each client's individual circumstances. Each client's Financial Planning Agreement shows what the client will be charged to complete the Scope of Services as defined in the Agreement. The fixed fee rate is negotiable. One half of the Financial Planning fee is due before any work on the plan begins, with the other half due upon presentation of the final plan.

The hourly fee for a financial plan is \$225. Both the hourly rate and an estimate of the total project fee (estimated hours multiplied by the agreed to hourly rate) are shown on the executed Financial Planning Agreement. The hourly fee rate is negotiable. This hourly fee will be billed upon completion of the financial planning services.

B. RECOMMENDATION AND MONITORING OF THIRD PARTY INVESTMENT ADVISERS FEES

When we are a Co-Adviser, it will charge a fee based upon an annual percentage of the assets under management as reported by the Third Party Adviser. The fee will be calculated, accrued and due quarterly in arrears (at the end of each quarter). The annual fee is 1.00%. The client will be asked to authorize the Third Party Adviser with the ability to withdraw our fee. It is negotiable based upon the size of the accounts. A client may aggregate accounts to receive a lower fee.

The initial quarter's fee is pro-rated for the number of days the account is managed during the initial quarter and based upon the custodian reported value. Thereafter, the fee will be based upon the quarter-end value as reported by the client's custodian.

Our fees are separate and distinct from the Third Party Adviser's Fee and also any brokerage and custodian fees or expenses. These fees and expenses may include brokerage commissions, transaction fees, and other related costs and expenses. Additionally, clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, as disclosed in a fund's prospectus, which are separate and distinct from our fee.

Subadvisor's fees for each billing period are calculated as follows:

- Total Aggregate Adviser AUM invested in Subadvisor's Managed Portfolios < \$10,000,000: Subadvisor's fees shall be calculated as 37% of the total of all advisory fees and charges assessed by the Adviser to clients utilizing Subadvisor's model portfolios.
- Total Aggregate Adviser AUM invested in Subadvisor's Managed Portfolios > \$10,000,000: Subadvisor's fees shall be calculated as 35% of the total of all advisory fees and charges assessed by the Adviser to clients utilizing Subadvisor's model portfolios.
- Subadvisor's annualized fees for employer sponsored retirement plans shall be calculated as .25% (25 basis points) of the plan's assets under management. Subadvisor's fees shall be in addition to the fees charged by Adviser with respect to the services provided.

Subadvisor's fees will be calculated and paid quarterly, in arrears on a per account basis using the market values for assets, including cash, held in each Client's Designated Account on the last business day of the preceding quarter as reported by the Custodian.

C. PORTFOLIO MANAGEMENT SERVICES FEES

Fees for investment advisory services will be based on a percentage of the assets under management. The fee will be calculated, accrued and due quarterly in arrears (at the end of the quarter). Our fee schedule is as follows:

Account Size	Annual Fee
\$0-\$1,000,000	1.00%
\$1,000,000-\$4,000,000	0.95%
\$4,000,000 - \$7,500,000	0.90%
\$7,500,000 - \$10,000,000	0.85%

It is negotiable based upon the size of the accounts. A client may aggregate accounts to receive a lower fee.

The initial quarter's fee is pro-rated for the number of days the account is managed during the initial quarter and based upon the custodian reported value. Thereafter, the fee will be based upon the quarter-end value as reported by the client's custodian.

Our fees are separate and distinct from other fees or expenses that may include but not limited to brokerage fees, transaction fees, and other related costs and expenses. Additionally, clients may incur certain charges imposed by custodians, brokers, third party investments and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, as disclosed in a fund's prospectus, which are separate and distinct from our fee.

D. TERMINATION OF SERVICES

A client may terminate any service for any reason within the first five (5) business days after signing the contract and receive a 100% refund of any fees paid without any cost or penalty. Thereafter, the Agreement may be terminated at any time by giving ten (10) days written notice. Upon termination, all prepaid fees will be prorated for the number of days that services were rendered. All unearned fees will be refunded to the client. The written notice of termination must be sent to Me Financial, LLC, 3008 E Earll Dr. Phoenix, AZ 85016.

6. PERFORMANCE-BASED FEES AND SIDE BY SIDE MANAGEMENT

We do not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client) or perform side-by-side management of accounts.

7. TYPES OF CLIENTS

Our services are offered to individuals, high net worth individuals and corporations or other business entities plans and pensions. We do not impose any requirements on the minimum account size for opening or maintaining an account.

8. METHODS OF ANALYSIS, INVESTMENT STRATEGIES AND RISK OF LOSS

A. METHODS OF ANALYSIS AND INVESTMENT STRATEGIES

When we manage a client's portfolio we start with asset allocation individualized to the client. When deciding on the asset allocation for a client, we take into account the client's risk tolerance, goals, investment objectives and other data gathered during the client meetings. Asset Allocation is an investment strategy that aims to balance risk and reward by apportioning a portfolio's assets according to an individual's goals, risk tolerance and investment horizon among various asset classes. The asset classes typically include equities, fixed-income, and cash and equivalents. Each class has different levels of risk and return, so each will behave differently over time.

When designing a client's portfolio we use fundamental analysis to determine which securities to purchase. Fundamental analysis is a technique that attempts to determine a security's value by focusing on underlying factors that affect a company's *actual* business and its future prospects. The analysis is performed on historical and present data. On a broader scope, one can perform fundamental analysis on industries or the economy as a whole. The term refers to the analysis of the economic well-being of a financial entity as opposed to only its price movements. The risk associated with fundamental analysis is that despite that appearance that a security is undervalued, it may not rise in value as predicted.

With respect to our Recommendation and Monitoring of Third Party Investment Advisor services, we attempt to match the clients with a Third Party Advisor's method of investment analysis and investment strategies that meet the client's individualized needs, goals and objectives. Please refer to the Third Party Advisor's ADV Part 2A – Item 8.A for a full description of the Third Party Advisor's Methods of Analysis and Investment Strategies.

Our analysis of securities and advice relating thereto may be based upon information obtained from independent research firms, financial newspapers and magazines, research materials prepared by others, corporate ratings services, and annual reports, prospectuses, filings made with the Securities and Exchange Commission, and computer screening.

B. RECOMMENDED SECURITIES AND INVESTMENT RISKS

We primarily use Exchange Traded Funds, Stock, Money Market Funds and Cash for client portfolios that we manage.

All investments bear different types and degrees of risk and **investing in securities involves risk of loss that clients should be prepared to bear**. While we use investment strategies that are designed to provide appropriate investment diversification, some investments have significantly greater risks than others. Obtaining higher rates of return on investments entails accepting higher

levels of risk. Recommended investment strategies seek to balance risks and rewards to achieve investment objectives. A client needs to ask questions about risks he/she does not understand we would be pleased to discuss them.

We strive to render our best judgment on behalf of our clients. Still, we cannot assure or guarantee clients that investments will be profitable or assure that no losses will occur in an investment portfolio. Past performance is an important consideration with respect to any investment or investment adviser but is not a reliable predictor of future performance. We continuously strive to provide outstanding long-term investment performance, but many economic and market variables beyond our control can affect the performance of an investment portfolio.

An investment could lose money over short or even long periods. A client should expect his/her account value and returns to fluctuate within a wide range, like the fluctuations of the overall stock and bond markets. A client's account performance could be hurt by:

- **Stock market risk:** The chance that stock prices overall will decline. Stock markets tend to move in cycles, with periods of rising stock prices and periods of falling stock prices.
- **Interest rate risk:** The chance that bond prices overall will decline because of rising interest rates.
- **Manager risk:** The chance that the proportions allocated to the various securities will cause the client's account to underperform relevant to benchmarks or other accounts with a similar investment objective.
- **International investing risk:** Investing in the securities of non-U.S. companies involves special risks not typically associated with investing in U.S. companies. Foreign securities tend to be more volatile and less liquid than investments in U.S. securities, and may lose value because of adverse political, social or economic developments overseas or due to changes in the exchange rates between foreign currencies and the U.S. dollar. In addition, foreign investments are subject to settlement practices, as well as regulatory and financial reporting standards, that differ from those of the U.S.
- **Credit risk:** This is the risk that an issuer of a bond could suffer an adverse change in financial condition that results in a payment default, security downgrade, or inability to meet a financial obligation.
- **Inflation Risk:** This is the risk that inflation will undermine the performance of your investment and/or the future purchasing power of your assets.

9. DISCIPLINARY INFORMATION

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events within the past 10-years that would be material to your evaluation of the firm or the integrity of its management. We have no information applicable to this Item because we have not been the subject of any administrative, civil, criminal or self-regulatory proceedings.

10. OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

A. BROKER DEALER AFFILIATION

We are not affiliated with a broker-dealer.

B. FUTURES/COMMODITIES FIRM AFFILIATION

We are not affiliated with a futures or commodities broker.

C. OTHER INDUSTRY AFFILIATIONS

Our owner, Michelle Moses, is also an independent insurance agent. As part of the financial planning services Ms. Moses may recommend the purchase of an insurance product. Although not obligated to clients can purchase the recommended insurance product through Ms. Moses. These insurance purchases pay her an insurance commission that is separate from the fees outlined above. This is a conflict of interest because it creates a financial incentive to recommend the purchase based on the incentive and not a need. However, we address the conflict of interest by advising clients that they are not obligated to implement their financial plan or any insurance recommendations through Ms. Moses. Additionally, we attempt to mitigate any conflicts of interest to the best of our ability by placing the client's interests ahead of our own and through our fiduciary duty.

D. SELECTION AND MONITORING OF THIRD PARTY INVESTMENT ADVISERS

Our services include the Recommending and Monitoring of Third Party Advisers. A detailed description of this service can be found under Item 4.B – Advisory Services and Item 5.B – Fees and Compensation.

11. CODE OF ETHICS, PARTICIPATION OR INTEREST IN CLIENT TRANSACTIONS AND PERSONAL TRADING

A. DESCRIPTION

Our Code of Ethics establishes ideals for ethical conduct upon fundamental principles of openness, integrity, honesty, and trust. We will provide a copy of our Code of Ethics to any client or prospective client upon request.

Our Code of Ethics covers all supervised persons and it describes its high standard of business conduct, and fiduciary duty to our clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All of our supervised persons must acknowledge the terms of the Code of Ethics annually, or as amended.

B. MATERIAL INTEREST IN SECURITIES

We do not have a material financial interest in any securities.

C. INVESTING IN OR RECOMMENDING THE SAME SECURITIES

On occasion, our owner and investment adviser representatives may buy or sell for their own accounts securities that are the same as, similar to, or different than those that they recommend to their clients for purchase or sale. Differences can arise due to variations in personal goals, investment horizons, risk tolerance, and the timing of purchases and sales. We attempt to mitigate the conflict of interest to the best of our ability through the enactment of our code of ethics, trading policies, and our fiduciary responsibilities. Nonetheless, we generally attempt to place client transactions ahead of proprietary trades. Our associates are aware of their fiduciary duty to our clients and the prohibitions against the use of any insider information. Records of all associates' proprietary trading activities will be kept, available to regulators to review on the premises.

12. BROKERAGE PRACTICES

A. RECOMMENDATION CRITERIA

For client accounts that we manage, we will seek broker-dealers and custodians who offer competitive commission costs together with reliable services. We select the broker-dealers and custodians based on costs, reputation, customer service, dependability, mutual fund availability, and compatibility to our business. We recognize our fiduciary responsibility in negotiating brokerage charges, assuring best execution practices and adequate investment availability/inventory on behalf of our clients. We do not receive compensation with respect to execution of these trades. In some instances, a client may incur a ticket charge for the sale or purchase of securities. We will ensure all broker-dealers and custodians are properly registered in the state of where the client resides prior to making the recommendation.

i. RESEARCH AND SOFT DOLLARS

“Soft dollars” are defined as a form of payment investment firms can use to pay for goods and services such as news subscriptions or research. When an investment firm gives its business to a particular brokerage firm, the brokerage firm in return can agree to use some of its revenue to pay for these types of services. In order to stem the potential conflicts of interest that may arise from “soft dollar” arrangements, we pursue a policy of not entering into any such arrangements, either orally or in writing.

ii. BROKERAGE FOR CLIENT REFERRALS

We do not receive client referrals or any other incentive from any custodian or any third party.

iii. DIRECTED BROKERAGE

We do not allow clients to direct us to a specific broker-dealer to execute securities transactions for their accounts.

B. TRADE AGGREGATION

The third-party money managers we employ typically do aggregate orders with respect to the same security purchased for different clients. This is done for ease, timing and to save on trading costs.

In some instances, an adviser may be able to obtain better prices and lower execution costs for its clients if it aggregates (also known as bunching or block trading) multiple smaller orders into one large order. When determining whether or not to aggregate a transaction, Advisory Alpha still remains subject to its duty of best execution.

Including proprietary accounts in an aggregated order creates a conflict of interest due to the fact that Advisory Alpha would have an incentive to favor proprietary accounts. For this reason, Advisory Alpha does not include proprietary accounts in aggregated orders. The following standards are maintained for aggregated orders:

- disclose the firm's trade aggregation policy to all clients in its Form ADV Part 2;
- aggregate transactions only if it believes that aggregation is consistent with its duty of best execution
- allocate orders on a pro-rata basis for partially filled orders; • not favor any client over any other client, and each client participating in the order will participate at an average share price of all Advisory Alpha's transactions in that security on the day of execution and transaction costs will be shared on a pro rata basis for each client's participation in the transaction;
- prepare a written statement prior to entering into an aggregated order that will specify the participating clients and how Advisory Alpha intends to allocate the order among clients;
- deviate from the written allocation statement only on a fair basis with written documentation approved by the Chief Compliance Officer no later than one hour after the opening of the markets on the trading day following the day the order executed; 57 Confidential 2020
- maintain accurate records relating to the aggregated trades, including, each client account that is included in an aggregated order, the securities held by and bought and sold for that client account; • not hold client assets collectively any longer than necessary to settle the purchase or sale transaction;
- not receive any additional compensation or remuneration as a result of any aggregated order;
- render individual advice and treatment to each advisory client.

REVIEW OF ACCOUNTS

C. PERIODIC REVIEWS

Ms. Moses, Managing Member, reviews client accounts on a monthly basis. Ms. Moses also contacts clients on a quarterly basis and meets either in person or by telephone with clients on an annual basis to review their financial situations.

B. OTHER REVIEWS

Additional reviews may be conducted periodically depending on market conditions, economic or political events, or by changes in a client's financial situation (such as retirement, termination of employment, physical move or inheritance).

C. REPORTS

The client will receive a quarterly statement from their custodian. We urge you to carefully review such statements.

14. CLIENT REFERRALS AND OTHER COMPENSATION

A. OTHER COMPENSATION

We do not receive extra compensation or any other economic benefit for providing investment advice or other advisory services to clients.

B. CLIENT REFERRALS

We do not pay for client referrals or use solicitors.

15. CUSTODY

All client funds, securities and accounts are held at third-party custodians. We do not take possession of a client's securities. However with respect to the accounts we manage, the client will be asked to authorize us with the ability to deduct fees directly from the client's account. This authorization will be to deduct our management fee only. When deducting the fee, we will send a billing statement (invoice) to the client that indicates the fee to be withdrawn and how it was calculated from the account. A client may object to the deduction of our fees from the Account by notifying us at the address or telephone number shown on each billing invoice or by notifying client's custodian. The client's custodian shall also send a quarterly statement indicating the amount of fees withdrawn from the client's Account. We urge clients to carefully review such statements.

16. INVESTMENT DISCRETION

We offer discretionary and non-discretionary investment management services. When we manage client accounts, our services are non-discretionary. With non-discretionary investment management services, the client retains full discretion to supervise, manage, and direct the assets of the account. We will make recommendations on how the Account should be managed. However, we will request have to receive the client's permission prior to placing any trades. Still, the client will be free to manage the account with or without our recommendation and all with or without our prior consultation.

When we recommend the services of a Third Party Adviser, we request discretionary investment management services. We will share the discretionary power with the Third Party Adviser. The discretionary investment management is granted when a client signs an investment management agreement. The investment management agreement contains a limited power of attorney that allows us and the Third Party Adviser to select the securities to be bought and sold and the amount of securities to be bought and sold in the client's account. It also allows us and the Third Party Adviser to place each such trade without the client's prior approval. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account, and any other investment policies, limitation or restrictions.

17. VOTING CLIENT SECURITIES

We will not be responsible for responding to proxies that are solicited with respect to securities held in clients' accounts. Proxy solicitation materials will be forwarded to clients directly from the custodian or issuer for response and voting. In the event a client has a question about a proxy solicitation, the client should contact his/her investment adviser representative.

18. FINANCIAL INFORMATION

A. BALANCE SHEET

We do not require or solicit prepayment of more than \$500 in fees per client, six months or more in advance. Therefore, we are not required to provide a balance sheet.

B. FINANCIAL CONDITION

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs its ability to service our clients.

C. BANKRUPTCY

We have not been the subject of a bankruptcy proceeding.

19. REQUIREMENTS FOR STATE-REGISTERED ADVISERS

A. EXECUTIVE OFFICERS AND MANAGEMENT

Michelle Moses

Education:

Miami University – B.A. in International Studies – 1998

Certified Financial Planner[™] – *CFP*[®] – 2007

Issued by: Certified Financial Planner Board of Standards, Inc.

Prerequisites/Experience Required: Candidate must meet the following requirements:

- A bachelor's degree (or higher) from an accredited college or university, and
- 3 years of full-time personal financial planning experience

Educational Requirements: Candidate must complete a CFP-board registered program, or hold

Business Background: one of the following: CPA; ChFC; Chartered Life Underwriter (CLU); CFA; Ph.D. in business or economics; Doctor of Business Administration; or Attorney's License

Examination Type: CFP Certification Examination

Continuing Education/Experience Requirements: 30 hours every 2-years

Experience Requirements: 16 hours every two years

Business:

Me Financial, LLC – 12/2003 to Present

- Owner
- Investment Adviser Representative

The O.N. Equity Sales Company

- Registered Representative – 8/2004 to 4/2009
- Investment Adviser Representative – 9/2005 to 4/2009

B. OTHER BUSINESS ACTIVITY

As disclosed under Item 10.C, above, Ms. Moses is a licensed insurance agent (life, annuity & Health). She spends approximately 1-hour per week on this activity.

PERFORMANCE BASED COMPENSATION

Ms. Moses does not receive performance based fees or any other compensation or incentives.

D. DISCIPLINARY HISTORY

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice. No information is applicable to this Item.

E. ADDITIONAL RELATIONSHIPS WITH ISSUERS OF SECURITIES

Registered investment advisers are required to disclose all material facts regarding any relationship with an issuer of securities. Neither the Adviser nor its owners have a relationship with an issuer of securities. Therefore, no information is applicable to this Item.