



Ritter Daniher Financial Advisory, LLC
Form CRS
June 19, 2020

Introduction

Ritter Daniher Financial Advisory, LLC (“Ritter Daniher”, we, our, us”), is an SEC-registered investment adviser. Brokerage and investment advisory services and fees vary 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?

We offer ongoing investment advisory services to you that include financial planning services as part of our fee. We also offer flat fee-based and hourly-based financial planning services. We monitor your account on a continual and active basis and communicate with you. Your account is reviewed in the context of your stated investment objectives and guidelines and this monitoring is part of our investment advisory services. We perform reviews of accounts no less than annually and portfolio recommendations may be made reflecting changes in risk tolerance, income or capital appreciation needs, modification of asset allocation targets, and/or underlying investment position changes due to underperformance.

We offer both discretionary and non-discretionary accounts. Discretionary accounts allow us to buy and sell investments on your behalf on an ongoing basis without asking your permission. You will provide us discretionary authority via the client engagement agreement and the contract between you and the custodian. For non-discretionary accounts, we give advice and you decide what investments to buy and sell.

The investment advice which we offer is based upon long-term investment strategies which incorporate the principles of Modern Portfolio Theory. The utilization of several different asset classes as part of an investor’s portfolio is emphasized, as this has been shown to usually affect a reduction in portfolio volatility over long periods of time. We primarily utilize mutual funds and exchange traded funds to provide broad diversification within an asset class. We generally use a combination of “active” and “passive” management styles within these investments. Where appropriate, we will also use individual stocks and bonds, alternative investment strategies, certificates of deposit and other strategies. We invest in a broad array of asset classes and may allocate assets to an asset class that underperforms other asset classes. We do not require a minimum amount of assets to open or maintain an account with us. [For additional information regarding our services, including minimums, you can refer to Items 4, 7, and 8 of our Form ADV 2A brochure found here:](https://ritterdaniher.com/Form-ADV-2A)
<https://ritterdaniher.com/Form-ADV-2A>

Other questions to ask us:

- *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?

We generally charge an ongoing asset-based fee on a monthly basis, paid in advance. Fees are calculated based upon the market value of your assets invested with us, so they increase as portfolio values increase. The more assets there

are in your advisory account, the more you will pay in fees. Therefore, we have an incentive to encourage you to increase the assets in your account. We also offer financial planning services based on fixed fees or hourly-based fees. In addition to our fees, you may pay other fees including: custodial fees; brokerage commissions; transaction fees; SEC fees; internal fees and expenses charged by mutual funds; variable annuities; interval funds, direct private placements (“DPPs”), and exchange traded funds (“ETFs”); brokerage account maintenance fees; and other fees and taxes on brokerage accounts and securities transactions.

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 additional information, you can refer to Item 5 of our Form ADV 2A brochure found here:
<https://ritterdaniher.com/Form-ADV-2A>

Other questions to ask us:

- *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 must 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 that we provide you. Here is an example to help you understand what this means:

Your financial professional may buy or sell securities identical to or different than those recommended to you for their personal accounts. In addition, an employee of Ritter Daniher may have an interest or position in certain securities which may also be recommended to a client. It is the expressed policy of Ritter Daniher that no person employed by our firm may purchase or sell any security prior to a transaction(s) being implemented for an advisory account, and therefore, preventing such employees from benefiting from transactions placed on behalf of advisory clients.

For additional information, you can refer to Items 5 and 11 of our Form ADV 2A brochure found here:
<https://ritterdaniher.com/Form-ADV-2A>

Other questions to ask us:

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

How do your financial professionals make money?

Our Firm is compensated by the assets that we have under management, but individual advisors are not. Our advisors are paid a salary plus bonus based on individual performance and firm performance. We also offer financial planning services based on fixed fees or hourly-based fees paid by a client.

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

No. You can visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research us and our financial professionals.

For additional information on our investment advisory services, visit our website at <https://ritterdaniher.com/>. You can find our relationship summary on our website or you can request a copy by calling 513.233.0715.

Other questions to ask us:

- *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?*