



# MARIAN

## INVESTOR COACHING

Part 2A of Form ADV:  
**Brochure of Marian Investor Coaching, Inc.**

Dated March 9, 2026

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This brochure provides information about the qualifications and business practices of Marian Investor Coaching, Inc. If you have any questions about the contents of this brochure, please contact us at (317) 888-9465 or email at [info@marianinvestor.com](mailto:info@marianinvestor.com). 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.

Please note that information about our investment adviser firm and investment adviser representatives are found in three different locations. 1) at the SEC's web site located at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) 2) at [www.Investor.gov/CRS](http://www.Investor.gov/CRS) at 3) [www.brokercheck.finra.org](http://www.brokercheck.finra.org). Our firm is not affiliated with a broker-dealer, nor do we have any registered representatives. We are a Registered Investment Adviser.

Registration as a Registered Investment Adviser does not imply a certain level of skill or training. A Registered Investment Adviser refers to the firm itself, not any person.



## **Item 2: Material Changes for This Update**

The last update of this document was March 6, 2025.

The reason for this update is that this is the Annual Amendment for our firm.

There are no material changes for this update.

*Please note that when you see the acronym “MIC” in this document, this is an abbreviation for our firm name Marian Investor Coaching, Inc.*



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## **Item 4: Advisory Business**

### **A. Description of the Advisory Firm**

Marian Investor Coaching, Inc. started operations in December of 2010. Marian Investor Coaching, Inc., hereinafter referred to as “MIC”, is a Registered Investment Adviser with the states of Florida, Indiana, and Ohio. MIC is owned by Bryan L. Weiss, AIF®. MIC may do business in other states as part of a de minimus exemption. MIC will obtain the required licensing in other states when required.

### **B. Types of Advisory Services**

MIC provides Investor Coaching and acts as a Co-Advisor in selecting a registered investment adviser to act as a money manager/portfolio manager. MIC also periodically reviews the money manager/portfolio manager for continued adherence to the client's objectives. Further, MIC recommends the money manager/portfolio manager use Charles Schwab & Co. Inc. or one of the other custodians mentioned in Item 15 as the custodian for MIC's client accounts. All clients are directed by MIC to an unaffiliated SEC registered investment adviser firm named Matson Money, Inc. - CRD # 110425 and SEC File No. 801-40176.

MIC also prepares a report entitled, Portfolio MRI®, for prospective clients at a flat fee that ranges from \$250.00 to \$500.00. This fee is charged to all prospective clients unless reduced or waived and is negotiable within this range of \$250.00 to \$500.00.

### **C. Client Tailored Services and Client Imposed Restrictions**

Each investment account is managed by Matson Money, Inc. and these clients may not impose restrictions with regard to investing or holding certain positions due to potential tax liabilities or income needs. Matson Money, Inc. requires that all accounts transferred to their firm for money management have their investment accounts liquidated.

### **D. Wrap Fee Programs**

MIC refers clients to a wrap fee program offered by Matson Money, Inc. called Matson Fund Platform. Full details about Matson Money, Inc. and their Matson Fund Platform will be provided to each client from MIC as a part of the Co-Advisor relationship that MIC has with Matson Money, Inc. that includes their Form ADV 2A, Form ADV 2A Appendix I and their Investment Advisory Agreement which includes their fee schedule.

As a Co-Advisor, MIC charges a separately identifiable fee from Matson Money, Inc. which is disclosed below under Item 5 – Fee and Compensation and in writing as part of the Matson Money, Inc. Investment Advisory Agreement, and their Form ADV 2A.



## **E. Assets under Management**

MIC acts as a Co-Adviser and refers all clients to Matson Money, Inc. MIC is not directly involved in investment trading or portfolio management decisions. MIC refers all clients to the unaffiliated registered investment adviser, Matson Money, Inc. for those services. As a result, the amount of discretionary assets that MIC manages is \$0. The total number of client accounts that MIC manages that are discretionary is 0. The amount of non-discretionary assets that MIC manages is \$0.00. The total number of client accounts that MIC manages that are non-discretionary is 0. These figures are as of December 31, 2025.

## **Item 5: Fees and Compensation**

### **A. Fee Schedule**

#### ***Portfolio MRI® Services***

Each prospective client referred to Matson Money, Inc. has a *Portfolio MRI®* prepared for them for a one-time flat fee which ranges from \$250.00 to \$500.00. This fee is charged to all prospective clients of Matson Money, Inc. unless reduced or waived and is negotiable within this range of \$250.00 to \$500.00. Clients may terminate their *Portfolio MRI®* fee without penalty, for full refund, within five business days of signing the Investment Advisory Contract. After five business days, no refund will be paid for the *Portfolio MRI®*.

#### ***Marian Investor Coaching, Inc. Fee Schedule for Co-Advisor Services***

These fees are negotiable, and the final fee schedule will be detailed in the MIC Investment Advisory Contract. Our standard fee schedule for Co-Advisor Services is below:

The first \$500,000	= 0.95% annually, payable quarterly in advance
The next \$500,000	= 0.85% annually, payable quarterly in advance
The next \$3,000,000	= 0.75% annually, payable quarterly in advance
The remainder over \$4,000,000	= 0.50% annually, payable quarterly in advance

#### ***Fees for No-Commission Indexed Annuities***

Upon client request, we offer Fixed Index Annuities that are specially designed for registered investment adviser firms. These annuities have no commissions either upfront or as a trail commission. These annuities are complex and require investment supervisory services. Please refer to the insurance company paperwork for full disclosures regarding these annuities. We offer investment supervisory services for these types of specially designed annuities. Our fee schedule is as follows:

The first \$1 to \$500,000	= 0.50% annually, payable quarterly in advance
Over \$500,000	= negotiable



## **Selection of Other Advisers (Money Managers and Custodian) Fees**

Clients referred to the Matson Money, Inc.'s Matson Fund Platform will be placed with Charles Schwab & Co. Inc., hereinafter referred to as "Schwab" in most cases. Schwab may also charge other fees such as interest on margin loans, wired funds fees, checkbook fees, insufficient funds fees and other fees disclosed in the Charles Schwab & Co. Inc. Pricing Guide which is available online at [www.schwaballiance.com](http://www.schwaballiance.com) or by calling 800-515-2157. In addition, clients in the Matson Fund Platform pay Schwab an asset-based fee of 6 basis points on the value of the assets held in the account(s).

As an alternative to Charles Schwab & Co. Inc., clients may be placed with another custodian chosen by Matson Money, Inc. which may AXOS Advisor Services (formerly E\*TRADE Advisor Services), hereinafter referred to as "AXOS." AXOS also charges clients of Matson Fund Platform an asset-based fee instead of trading commissions. This asset-based fee is 10 basis points. In addition, AXOS charges other fees similar to Schwab such as interest on margin loans, wired fund fees, checkbook fees, insufficient funds fees and other fees disclosed in the AXOS Advisor Services (formerly E\*TRADE Advisor Services) Pricing Guide which is available by contacting MIC.

Clients referred to the Matson Money, Inc.'s Matson Fund Platform are placed into one or more mutual funds, hereinafter called "Free Market Funds," specifically one or more of the following funds:

- Free Market U.S. Equity Fund of the RBB Fund, Inc. – Ticker Symbol - FMUEX
- Free Market International Equity Fund of the RBB Fund, Inc. – Ticker Symbol - FMNEX
- Free Market Fixed Income Fund of the RBB Fund, Inc. – Ticker Symbol - FMFIX

These Free Market Funds are fund of funds which means they invest in other open-end mutual funds or Exchange Traded Funds. More information regarding these mutual funds can be found in the Prospectuses, Summary Prospectuses, Annual & Semi-Annual Reports and Statements of Additional Information for each fund can be found at:

<https://funddocs.filepoint.com/matsonmoney/>

Since these Free Market Funds are funds of funds, they have expenses associated with them, plus the investor will also bear the cost of the other fees related to the ETF's or mutual funds that are held by these funds. These fees are charged by the Free Market Funds and are not shared with Marian Investor Coaching, Inc.

Matson Money, Inc. is compensated for its Matson Fund Platform by a management fee which is currently 0.49% and is deducted from the Annual Fees and Fund Expenses of the Free Market Funds. The Annual Fees and Fund Expenses for the Free Market Funds range from 0.64% to 0.85% according to the Summary Prospectuses dated December 31, 2025.



These fees are in addition to the fees charged by MIC. Please review the specific Free Market Fund prospectus for a detailed disclosure of all related fees.

## **B. Payment of Fees**

### ***Payment of Fees for the Portfolio MRI® Service***

The Portfolio MRI® fee is paid in advance via check made payable to Marian Investor Coaching, Inc.

### ***Payment of Selection of Other Advisers Fees***

Fees are paid quarterly in advance by deducting them from each client account. MIC relies on Matson Money, Inc. to deduct the fees from the client's account(s) and remit the Co-Advisor fee to MIC. MIC does not have any authority to deduct fees from any client account.

## **C. Client Responsibility for Third Party Fees**

Clients are responsible for the payment of all third-party fees (i.e., custodian fees, brokerage fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees and expenses charged by MIC. Please see Item 12 of this brochure regarding broker-dealers and custodians.

## **D. Co-Advisor Fees and Refunds**

Clients may terminate their accounts with written notice to our home office. MIC retains the right to terminate their relationship with clients with either verbal or written notice. Upon termination by either MIC or the client, the effective date of termination shall be used as the ending date for valuation of the Account. The final charge for Co-Advisor services shall cover the period from the first day of the quarter to the termination date.

Since fees are charged in advance, then, clients would receive a final bill for Co-Advisor Services that would include the actual number of days that the account or accounts under management were in the quarter. Refunds would be paid for clients who were charged in advance for any unused days in the quarter after the termination date.

Each prospective client has a Portfolio MRI® prepared for them for a one-time flat fee which ranges from \$250.00 to \$500.00. This fee is charged to all prospective clients unless reduced or waived and is negotiable within this range of \$250.00 to \$500.00.

For specific client services, MIC may be hired on an hourly basis. The hourly fee is \$150 per hour. Hourly fees are negotiable.



Clients may terminate their Portfolio MRI® fee or hourly fee without penalty, for full refund, within five business days of signing the Investment Advisory Contract. After five business days, no refund will be paid for the Portfolio MRI® or hourly fees paid.

## **E. Outside Compensation for the Sale of Securities to Clients**

Our firm does not earn any other types of fees in connection with our recommendations to you. We are not paid from 12(b)-1 fees, fund management expenses or sales commissions. Our firm only earns its fees from our clients via our Co-Advisor relationship with Matson Money, Inc.

### **Item 6: Performance Fees and Side by Side Management**

We do not charge Performance Fees, nor do we participate in accounts with client funds.

### **Item 7: Types of Clients**

MIC generally provides investment advice primarily to individuals. As a result of our relationships with individuals, we may also provide investment advice to pension and profit-sharing plans, trusts, estates, charitable organizations, corporations, limited liability companies, limited partnerships, and other business entities that our individual clients may be affiliated.

There is no account minimum for any of MIC's services. However, Matson Money, Inc. may impose account minimums. See their disclosure documents for more information about their account minimums.

## **Item 8: Methods of Analysis, Investment Strategies and Risk of Loss**

### **A. Methods of Analysis and Investment Strategies**

Investing involves risk and the potential for loss of principal. The client assumes the risk of principal loss by opening an account with MIC and Matson Money, Inc. MIC relies on Matson Money, Inc., and their Matson Fund Platform for the recommended investment strategy for its clients.

MIC relies on Matson Money, Inc. and their securities analysis methods which may include technical analysis or charting, and fundamental analysis based on published research such as financial newspapers, magazines, web sites, and research material prepared by others, corporate rating services, annual reports, prospectuses, SEC filings and Company Press Releases.



## **Matson Money, Inc. - Free Market Portfolio Theory™**

Free Market Portfolio Theory™ is the synthesis of three academic principles: Efficient Market Hypothesis, Modern Portfolio Theory, and The Three-Factor Model. Together these concepts form a powerful, disciplined, and diversified approach to investing. The result is a globally diversified portfolios including over 27,680 unique holdings, 21 distinct asset classes spread across 78 total countries. Matson-advised funds seek to allocate across three broad asset classes: domestic equity, international equity, and fixed income by investing in various mutual funds or ETFs. The specific target allocation of each client's Matson-advised strategy depends on the individual investor's risk tolerance and investment horizon and is selected by the client at account opening.

### **B. Material Risks Involved**

#### ***Fund of Funds Risk***

As discussed above, the Matson Fund Platform invest in the Free Market Funds, which are funds of funds. Similarly, the Matson Money Funds are also fund of funds. A fund of fund's NAV will fluctuate due to business developments concerning a particular issuer or industry as well as general market and economic conditions affecting securities held by the particular underlying funds in which the Fund invests. Investment decisions by the investment advisers of the underlying funds are made independently of us and the Funds. Each Fund will be affected by the losses of its underlying funds and the risks involved in the investment practices of such funds. Neither we nor the Funds have any control over the risks taken by the underlying funds. Our judgment about the attractiveness or potential appreciation of a particular underlying fund could prove to be wrong or the Fund could miss out on an investment opportunity because the assets necessary to take advantage of such opportunity are tied up in less advantageous investments. Some underlying funds may concentrate their investments in various industries or sectors and may have the authority to invest in derivative instruments, options, or futures.

#### ***Investments in Third Party Mutual Funds or Commingled Investment Vehicles***

Under the Matson Fund Platform, Client accounts are directly invested in certain third-party mutual funds (e.g., the DFA funds). Account values will fluctuate due to business developments concerning a particular issuer or industry as well as general market and economic conditions affecting securities held by the particular underlying funds held in Client accounts.

Investment decisions by the investment advisers of the underlying funds are made independently of Matson Money. Each account will be affected by the losses of its underlying funds and the risks involved in the investment practices of such funds. We do not have any control over the risks taken by the underlying funds. Our judgment about the attractiveness or potential appreciation of a particular underlying fund could prove to be wrong or the Fund



could miss out on an investment opportunity because the assets necessary to take advantage of such opportunity are tied up in less advantageous investments. Some underlying funds may concentrate their investments in various industries or sectors and may invest in derivative instruments, options, or futures.

We encourage Clients participating in the Matson Fund Platform to review the prospectus of the Matson Funds for additional information regarding the risks of investing in the Funds. In addition, we encourage Clients in the Matson Fund Platform to review the prospectuses or offering memorandum of the DFA mutual funds or any other third-party commingled investment vehicle used in their account for additional information regarding the risks of those investments.

### ***Investments in Exchange Traded Funds***

ETFs are a type of Investment Company bought and sold on a securities exchange. An ETF represents a fixed portfolio of securities designed to track a particular market index. The risks of owning an ETF generally reflect the risks of owning the underlying securities that they are designed to track, although lack of liquidity in an ETF could result in more volatility. Underlying index-based ETFs may use derivatives, including futures contracts, options on futures contracts, forward currency contracts, options, and swaps to help the ETF track its underlying index.

These derivative instruments are subject to a number of risks including liquidity, interest rate, market, credit and management risks, and the risk of improper valuation. Changes in the value of a derivative may not correlate perfectly with the underlying asset, rate, or index, and it is possible to lose more than the principal amount invested. A derivative contract will obligate or entitle an underlying investment company to deliver or receive an asset or cash payment that is based on the change in value of one or more securities, currencies, or indices. Even a small investment in derivative contracts can have a big impact on an underlying investment company's stock market, currency, and interest rate exposure. Therefore, using derivatives can disproportionately increase losses and reduce opportunities for gains when stock prices, currency rates or interest rates are changing. A Fund may incur brokerage fees in connection with its purchase of ETF shares. Investments in ETFs will be valued at their market price.

### ***Cyber Security Risk***

The Funds and their service providers, including Matson Money, may be prone to operational and information security risks resulting from breaches in cyber security. A breach in cyber security refers to both intentional and unintentional events that may cause a Fund to lose proprietary information, suffer data corruption, or lose operational capacity. Breaches in cyber security include, among other behaviors, stealing or corrupting data maintained online or digitally, denial of service attacks on websites, the unauthorized release of confidential information or various other forms of cyber-attacks. Cyber security breaches affecting a Fund or its adviser, custodian, transfer agent, intermediaries and other third-party service



providers may adversely impact a Fund. For instance, cyber security breaches may interfere with the processing of shareholder transactions, impact a Fund's ability to calculate its NAVs, cause the release of private shareholder information or confidential business information, impede trading, subject a Fund to regulatory fines or financial losses and/or cause reputational damage. The Funds may also incur additional costs for cyber security risk management purposes. Similar types of cyber security risks are also present for issuers of securities in which a Fund may invest, which could result in material adverse consequences for such issuers and may cause the Fund's investment in such companies to lose value.

### **C. Risks of Specific Securities Utilized**

#### ***Summary of Primary Risks for the Free Markets International Equity Fund***

(For more specific risk information, refer to the individual Free Market Funds prospectus.)

Risk is inherent in all investing. The value of your investment in the Fund, as well as the amount of return you receive on your investment, may fluctuate significantly from day to day and over time. You may lose part or all of your investment in the Fund or your investment may not perform as well as other similar investments. Each risk summarized below is considered a "principal risk" of investing in the Fund, regardless of the order in which it appears. Different risks may be more significant at different times depending on market conditions or other factors.

- The value of particular foreign equity securities which the Fund's underlying investment companies may purchase or foreign stock markets on which the securities they may purchase are traded may decline in value.
- Stocks of large-cap or small-cap foreign companies in which the Fund's underlying investment companies may invest may temporarily fall out of favor with investors or may be more volatile than particular foreign stock markets or foreign stock markets as a whole.
- The smaller the capitalization of a company, generally the less liquid it's stock and the more volatile its price. Companies with smaller market capitalizations also tend to have unproven track records and are more likely to fail than companies with larger market capitalizations.
- Stocks of large-cap or small-cap foreign companies in which the Fund's underlying investment companies may invest may suffer unexpected losses or lower than expected earnings or such securities may become difficult or impossible to sell at the time and for the price, the underlying investment advisers would like.
- Although the Fund will invest in other investment companies that follow a value-oriented strategy, value stocks may perform differently from the market as a whole and such a strategy may cause the Fund at times to underperform equity funds that use other investment strategies. Value stocks can react differently to political, economic, and industry developments than the market as a whole and other types of stocks and may underperform the market for long periods.



- Investments in emerging market securities by underlying investment companies in which the Fund invests are subject to higher risks than those in developed market countries because there is greater uncertainty in less established markets and economics. The foregoing risks may be greater in frontier markets, which are among the smallest and least mature investment markets.
- Currency risk is the risk that exchange rates for currencies in which securities held by the underlying investment companies in which the Fund invests are denominated will fluctuate daily. In general, the underlying investment companies do not hedge currency risk. As a result, if currencies in which foreign holdings are denominated depreciate against the U.S. Dollar, the value of your investment in the Fund may be adversely affected.
- ETFs are a type of investment company bought and sold on a securities exchange. An ETF typically represents a fixed portfolio of securities designed to track a particular market index. The risks of owning an ETF generally reflect the risks of owning the underlying securities that they are designed to track, although lack of liquidity in an ETF could result in its being more volatile. Some ETFs are actively managed by an investment adviser and/or sub-advisers. Actively managed ETFs are subject to the risk of poor investment selection. The Fund may incur brokerage fees in connection with its purchase of ETF shares. The purchase of shares of ETFs may result in duplication of expenses, including advisory fees, in addition to the Fund's expenses. Certain ETFs may be thinly traded and experience large spreads between the "ask" price quoted by a seller and the "bid" price offered by a buyer. The existence of extreme market volatility or potential lack of an active trading market for an ETF's shares could result in such shares trading at a significant premium or discount to their NAV.
- Investments in depositary receipts by underlying investment companies in which the Fund invests are generally subject to the same risks as the foreign securities that they evidence or into which they may be converted. In addition, the underlying issuers of certain depositary receipts, particularly unsponsored or unregistered depositary receipts, are under no obligation to distribute shareholder communications to the holders of such receipts, or to pass through to them any voting rights concerning the deposited securities. Depositary receipts that are not sponsored by the issuer may be less liquid and there may be less readily available public information about the issuer.
- The Adviser's judgment about the attractiveness or potential appreciation of a particular underlying investment company security could prove to be wrong or the Fund could miss out on an investment opportunity because the assets necessary to take advantage of such opportunity are tied up in less advantageous investments.
- Because under normal circumstances the Fund invests at least 80% of its net assets in shares of registered investment companies that emphasize investments in equity securities of foreign companies, the NAV of the Fund will change with changes in the share prices of the investment companies in which the Fund invests.



- There is a risk that the Fund, which is passively managed, may not perform as well as funds with more active methods of investment management, such as selecting securities based on economic, financial, and market analysis.
- The derivative instruments in which the underlying investment companies may invest are subject to a number of risks including liquidity, interest rate, market, credit and management risks, and the risk of improper valuation. Changes in the value of a derivative may not correlate perfectly with the underlying asset, rate, or index, and it is possible to lose more than the principal amount invested. The use of derivatives is a highly specialized activity that involves investment techniques and risks different from those associated with investments in more traditional securities and instruments.
- The performance of the Fund will depend on how successfully the investment adviser(s) to the underlying investment companies pursue their investment strategies.
- Cyber security risk is the risk of an unauthorized breach and access to Fund assets, Fund or customer data (including private shareholder information), or proprietary information, or the risk of an incident occurring that causes the Fund, the investment adviser, custodian, transfer agent, distributor, and other service providers and financial intermediaries to suffer data breaches, data corruption or lose operational functionality or prevent Fund investors from purchasing, redeeming or exchanging shares or receiving distributions. The Fund and its investment adviser have limited ability to prevent or mitigate cyber security incidents affecting third-party service providers, and such third-party service providers may have limited indemnification obligations to the Fund or the Adviser. Successful cyber-attacks or other cyber-failures or events affecting the Fund, or its service providers may adversely impact and cause financial losses to the Fund or its shareholders. Issuers of securities in which the Fund invests are also subject to cyber security risks, and the value of these securities could decline if the issuers experience cyber-attacks or other cyber-failures.
- In October 2020, the SEC adopted certain regulatory changes and took other actions related to the ability of an investment company to invest in another investment company. These regulatory changes may adversely impact the Fund's investment strategies and operations.

***Summary of Primary Risks for the Free Markets U.S. Equity Fund***

(For more specific risk information, refer to the individual Free Market Funds prospectus.)

Risk is inherent in all investing. The value of your investment in the Fund, as well as the amount of return you receive on your investment, may fluctuate significantly from day to day and over time. You may lose part or all of your investment in the Fund or your investment may not perform as well as other similar investments. Each risk summarized below is considered a “principal risk” of investing in the Fund, regardless of the order in which it appears. Different risks may be more significant at different times depending on market conditions or other factors.



- Stocks of large-cap, small-cap, or micro-cap companies in which the Fund's underlying investment companies invest, or in which the Fund invests directly may temporarily fall out of favor with investors or may be more volatile than the rest of the U.S. market as a whole.
- The smaller the capitalization of a company, generally the less liquid its stock and the more volatile its price. Companies with smaller market capitalizations also tend to have unproven track records and are more likely to fail than companies with larger market capitalizations.
- Although the Fund will invest in other investment companies that follow a value-oriented strategy, value stocks may perform differently from the market as a whole and such a strategy may cause the Fund at times to underperform equity funds that use other investment strategies. Value stocks can react differently to political, economic, and industry developments than the market as a whole and other types of stocks and may underperform the market for long periods. Companies in which the Fund's underlying investment companies invest may suffer unexpected losses or lower than expected earnings or their securities may become difficult or impossible to sell at the time and for the price that the underlying investment adviser(s) would like.
- The Fund will invest in underlying investment companies that purchase stocks with high relative profitability. High relative profitability stocks may perform differently from the market as a whole and an investment strategy purchasing these securities may cause the Fund to at times to underperform equity funds that use other investment strategies.
- Companies in which the Fund's underlying investment companies invest may suffer unexpected losses or lower than expected earnings or their securities may become difficult or impossible to sell at the time and for the price that the underlying investment adviser(s) would like.
- The Adviser's judgment about the attractiveness or potential appreciation of a particular underlying investment company security could prove to be wrong or the Fund could miss out on an investment opportunity because the assets necessary to take advantage of such opportunity are tied up in less advantageous investments.
- Because under normal circumstances the Fund invests at least 80% of its net assets in shares of registered investment companies that emphasize investments in U.S. equity securities, the net asset value ("NAV") of the Fund will change with changes in the share prices of the investment companies in which the Fund invests.
- There is a risk that large, small, or micro capitalization stocks may not perform as well as other asset classes or the U.S. stock market as a whole. In the past, large, small, and micro capitalization stocks have gone through cycles of doing better or worse than the stock market in general.
- There is a risk that the Fund, which is passively managed, may not perform as well as funds with more active methods of investment management, such as selecting securities based on economic, financial, and market analysis.
- The derivative instruments in which the underlying investment companies may invest are subject to a number of risks including liquidity, interest rate, market, credit and



management risks, and the risk of improper valuation. Changes in the value of a derivative may not correlate perfectly with the underlying asset, rate, or index, and it is possible to lose more than the principal amount invested. The use of derivatives is a highly specialized activity that involves investment techniques and risks different from those associated with investments in more traditional securities and instruments.

- The performance of the Fund will depend on how successfully the investment adviser(s) to the underlying investment companies pursue their investment strategies.
- ETFs are a type of investment company bought and sold on a securities exchange. An ETF typically represents a fixed portfolio of securities designed to track a particular market index. The risks of owning an ETF generally reflect the risks of owning the underlying securities that they are designed to track, although lack of liquidity in an ETF could result in its being more volatile. Some ETFs are actively managed by an investment adviser and/or sub-advisers. Actively managed ETFs are subject to the risk of poor investment selection. The Fund may incur brokerage fees in connection with its purchase of ETF shares. The purchase of shares of ETFs may result in duplication of expenses, including advisory fees, in addition to the Fund's expenses. Certain ETFs may be thinly traded and experience large spreads between the "ask" price quoted by a seller and the "bid" price offered by a buyer. The existence of extreme market volatility or potential lack of an active trading market for an ETF's shares could result in such shares trading at a significant premium or discount to their NAV.
- Cyber security risk is the risk of an unauthorized breach and access to Fund assets, Fund or customer data (including private shareholder information), or proprietary information, or the risk of an incident occurring that causes the Fund, the investment adviser, custodian, transfer agent, distributor, and other service providers and financial intermediaries to suffer data breaches, data corruption or lose operational functionality or prevent Fund investors from purchasing, redeeming or exchanging shares or receiving distributions. The Fund and its investment adviser have limited ability to prevent or mitigate cyber security incidents affecting third-party service providers, and such third-party service providers may have limited indemnification obligations to the Fund or the Adviser. Successful cyber-attacks or other cyber-failures or events affecting the Fund, or its service providers may adversely impact and cause financial losses to the Fund or its shareholders. Issuers of securities in which the Fund invests are also subject to cyber security risks, and the value of these securities could decline if the issuers experience cyber-attacks or other cyber-failures.
- In October 2020, the SEC adopted certain regulatory changes and took other actions related to the ability of an investment company to invest in another investment company. These regulatory changes may adversely impact the Fund's investment strategies and operations.



### **Summary of the Principal Risks of the Free Market Fixed Income Fund**

(For more specific risk information, refer to the individual Free Market Funds prospectus.)

Risk is inherent in all investing. The value of your investment in the Fund, as well as the amount of return you receive on your investment, may fluctuate significantly from day to day and over time. You may lose part or all of your investment in the Fund, or your investment may not perform as well as other similar investments. Each risk summarized below is considered a “principal risk” of investing in the Fund, regardless of the order in which it appears. Different risks may be more significant at different times depending on market conditions or other factors.

- Fixed income securities in which the Fund’s underlying investment companies may invest are subject to certain risks, including interest rate risk, reinvestment risk, prepayment and extension risk, credit/default risk, and the risks associated with investing in repurchase agreements.
- Interest rate risk involves the risk that prices of fixed income securities will rise and fall in response to interest rate changes.
- Reinvestment risk involves the risk that proceeds from matured investments may be re-invested at lower interest rates.
- Prepayment risk involves the risk that in declining interest rates environments prepayments of principal could increase and require the Fund to reinvest proceeds of the prepayments at lower interest rates.
- Extension risk involves the risk that prepayments of principal will decrease when interest rates rise to result in a longer effective maturity of a security.
- Credit risk is the risk that the issuer of a security may be unable to make interest payments and/or repay principal when due. Credit risk also involves the risk that the credit rating of a security may be lowered.
- Repurchase agreement risk involves the risk that the other party to a repurchase agreement will be unable to complete the transaction and the underlying investment company in which the Fund invests may suffer a loss as a result.
- Because the Fund owns shares of underlying investment companies that invest in foreign issuers, the Fund is subject to risks presented by investments in such issuers. Securities of foreign issuers may be negatively affected by political events, economic conditions, or inefficient, illiquid, or unregulated markets in foreign countries.
- Foreign issuers may be subject to inadequate regulatory or accounting standards. In addition, foreign securities in which the underlying investment companies invest may be listed on foreign exchanges that trade on weekends or other days when the underlying investment companies do not calculate their net asset value (“NAV”). As a result, the value of the underlying investment companies’ holdings, and therefore the Fund’s holdings, may change on days when shareholders are not able to purchase or redeem the Fund’s shares.
- Currency risk is the risk that exchange rates for currencies in which securities held by the underlying investment companies in which the Fund invests are denominated will fluctuate daily. Forward foreign currency exchange contracts may limit potential



gains from a favorable change in value between the U.S. dollar and foreign currencies. Unanticipated changes in currency pricing may result in poorer overall performance for the Fund than if it had not engaged in these contracts.

- ETFs are a type of investment company bought and sold on a securities exchange. An ETF typically represents a fixed portfolio of securities designed to track a particular market index. The risks of owning an ETF generally reflect the risks of owning the underlying securities that they are designed to track, although lack of liquidity in an ETF could result in its being more volatile. Some ETFs are actively managed by an investment adviser and/or sub-advisers. Actively managed ETFs are subject to the risk of poor investment selection. The Fund may incur brokerage fees in connection with its purchase of ETF shares. The purchase of shares of ETFs may result in duplication of expenses, including advisory fees, in addition to the Fund's expenses. Certain ETFs may be thinly traded and experience large spreads between the "ask" price quoted by a seller and the "bid" price offered by a buyer. The existence of extreme market volatility or potential lack of an active trading market for an ETF's shares could result in such shares trading at a significant premium or discount to their NAV.
- Inflation-protected securities, such as TIPS, generally will fluctuate in response to changes in real interest rates, generally decreasing when real interest rates rise and increasing when real interest rates fall. In addition, interest payments on inflation-protected securities will generally vary up or down along with the rate of inflation. Real interest rates are generally measured as a nominal interest less an inflation rate. As such, investors should be aware that an investment in TIPS over a particular timeframe may decrease in value even in an inflationary environment. There can be no assurance that the inflation index used will accurately measure the real rate of inflation in the prices of goods and services. Because of their inflation adjustment feature, inflation-protected bonds typically have lower yields than conventional fixed-rate bonds.
- The Adviser's judgment about the attractiveness or potential appreciation of a particular underlying investment company security could prove to be wrong or the Fund could miss out on an investment opportunity because the assets necessary to take advantage of such opportunity are tied up in less advantageous investments.
- Because under normal circumstances the Fund invests at least 80% of its net assets in shares of registered investment companies that emphasize investments in fixed income securities, the NAV of the Fund will change with changes in the share prices of the investment companies in which the Fund invests.
- Not all obligations of U.S. government agencies and instrumentalities are backed by the full faith and credit of the U.S. Treasury. Some are backed only by the credit of the issuing agency or instrumentality. Accordingly, there may be some risk of default by the issuer in such cases.
- There is a risk that the Fund, which is passively managed, may not perform as well as funds with more active methods of investment management, such as selecting securities based on economic, financial, and market analysis.
- The derivative instruments in which the underlying investment companies may invest are subject to a number of risks including liquidity, interest rate, market, credit and



management risks, and the risk of improper valuation. Changes in the value of a derivative may not correlate perfectly with the underlying asset, rate, or index, and it is possible to lose more than the principal amount invested. The use of derivatives is a highly specialized activity that involves investment techniques and risks different from those associated with investments in more traditional securities and instruments.

- The performance of the Fund will depend on how successfully the investment adviser(s) to the underlying investment companies pursue their investment strategies.
- Banks are very sensitive to changes in money market and general economic conditions. Adverse general economic conditions can cause financial difficulties for a bank's borrowers and the borrowers' failure to repay their loans can adversely affect the bank's financial situation. Banks are subject to extensive regulation and decisions by regulators may limit the loans banks make and the interest rates and fees they charge, which could reduce bank profitability.
- Cyber security risk is the risk of an unauthorized breach and access to Fund assets, Fund or customer data (including private shareholder information), or proprietary information, or the risk of an incident occurring that causes the Fund, the investment adviser, custodian, transfer agent, distributor, and other service providers and financial intermediaries to suffer data breaches, data corruption or lose operational functionality or prevent Fund investors from purchasing, redeeming or exchanging shares or receiving distributions. The Fund and its investment adviser have limited ability to prevent or mitigate cyber security incidents affecting third-party service providers, and such third-party service providers may have limited indemnification obligations to the Fund or the Adviser. Successful cyber-attacks or other cyber-failures or events affecting the Fund, or its service providers may adversely impact and cause financial losses to the Fund or its shareholders. Issuers of securities in which the Fund invests are also subject to cyber security risks, and the value of these securities could decline if the issuers experience cyber-attacks or other cyber-failures.
- In October 2020, the SEC adopted certain regulatory changes and took other actions related to the ability of an investment company to invest in another investment company. These regulatory changes may adversely impact the Fund's investment strategies and operations.

More information regarding these mutual funds can be found in the Prospectuses, Summary Prospectuses, Annual & Semi-Annual Reports, and Statements of Additional Information located at:

<https://funddocs.filepoint.com/matsonmoney/>

For more information about the Matson Fund Platform, please see the Matson Money, Inc. Form ADV 2B disclosure document.

Investing in securities involves a risk of loss that you, as a client, should be prepared to bear.



### ***The Free Market Funds are Not Guaranteed or Insured***

An investment in the Free Market Funds is not a deposit of a bank and is not insured or guaranteed by the Federal Deposit Insurance Corporation or any other government agency.

### **Item 9: Disciplinary Information**

There are no legal or disciplinary events that involve our firm, Marian Investor Coaching, Inc. or its principal officer, Bryan L. Weiss, AIF®.

### **Item 10. Other Financial Industry Activities and Affiliations**

#### **A. Registration as a Broker/Dealer or Broker/Dealer Representative**

MIC is not affiliated with any broker-dealer. None of its investment adviser representatives are affiliated with a broker-dealer.

#### **B. Registration Related to Commodities Trading or Advising**

MIC is not affiliated with any commodities firm or commodities exchange, nor is any of its investment adviser representatives affiliated with any commodities firm or commodities exchange.

#### **C. Registration Relationships and Possible Conflicts of Interest**

The principal officer of Marian Investor Coaching, Inc., Bryan L. Weiss, AIF®, may recommend to clients that they seek the services of a bank, a credit union, an accountant, an attorney, an insurance agency, a pension consultant, or a real estate broker. Mr. Weiss may have established business relationships with individuals in these institutions or business professionals. This may constitute a conflict of interest if Mr. Weiss refers you to one of these financial institutions or business professionals. Comparable services may be obtained at other financial institutions or business professionals at the same or a lower cost. Clients are free to choose their own financial institution or business professional.

The principal officer of Marian Investor Coaching, Inc., Bryan L. Weiss, AIF®, is a licensed insurance agent and does his insurance business through Asset Preservation Alliance, Inc. or as an individual insurance agent. When clients are asked to purchase any insurance products, then standard insurance company disclosures will be given at that time. Mr. Weiss is compensated for his insurance business personally or through his firm, Asset Preservation Alliance, Inc. Clients are advised to consider the fact that if you place your insurance business through Mr. Weiss and his affiliated company, Asset Preservation Alliance, Inc., then this may constitute a conflict of interest. Comparable services may be obtained from other insurance agencies or agents at the same or a lower cost. It is not a requirement for clients of Marian Investor Coaching, Inc. to purchase insurance products.



## **D. Selection of Other Advisors and Co-Advisor Relationships**

MIC will refer clients to Matson Money, Inc., who is an unaffiliated registered investment adviser firm, offering money management services. Matson Money, Inc. only offer money management services through registered investment adviser firms such as MIC.

MIC is a Co-Advisor with Matson Money, Inc. and earns Co-Advisor fees. Fees for MIC's Co-Advisor activities are deducted from client accounts by Matson Money, Inc. and are forwarded to MIC as payment for its Co- Advisor services.

Each client receives a Co-Advisor Disclosure Statement detailing the fee arrangement between MIC and Matson Money, Inc. This Co-Advisor Disclosure Statement is initial and signed by the client(s) as part of the Matson Money, Inc. Investment Management Agreement.

MIC is a fiduciary and as such strives to act in the best interests of the client. Please see item 5 of this disclosure for a breakdown of MIC Co-Advisor fees.

## **Item 11: Code of Ethics, Interest in Client Transactions and Personal Trading**

### **A. Code of Ethics**

MIC has a written Code of Ethics that covers the following areas: Prohibited Purchases and Sales, Insider Trading, Personal Securities Transactions, Exempted Transactions, Prohibited Activities, Conflicts of Interest, Gifts and Entertainment, Confidentiality, Service on a Board of Directors, Compliance Procedures, Compliance with Laws and Regulations, Personal Securities Transactions, Procedures and Reporting, Certification of Compliance, Reporting Violations, Compliance Officer Duties, Training and Education, Recordkeeping, Annual Review, and Sanctions. You may request to see our code of ethics. For a copy of the code of the Code of Ethics, please ask your financial advisor, Bryan L. Weiss, AIF®.

### **B. Recommendations Involving Material Financial Interests**

MIC does not participate or have an interest in Client Transactions. We do not share profits or losses with clients. We receive absolutely no compensation from trading commissions.

### **C. Investing Personal Money in the Same Securities as Clients**

MIC may invest in the same securities offered to clients by Matson Money, Inc.

MIC receives no special deals or arrangements different from what clients receive from Matson Money, Inc. as it pertains to securities purchased.



## **D. Trading Securities At/Around the Same Time as Client's Securities**

From time to time, representatives of MIC may buy or sell securities for themselves that they also recommend to clients. If we place a trade for our own account, it is usually done without the knowledge of what Matson Money, Inc. may or may not be trading for clients at the same time. As a result of fact, we hope to remove any kind of favoritism for the personal trading of Mr. Weiss as opposed to our clients.

### **Item 12: Brokerage Practices**

#### **A. Factors Used to Select Custodians and/or Broker-Dealers**

MIC may recommend that clients who open accounts with Matson Money, Inc. and establish brokerage accounts with the Schwab Advisor Services® division of Charles Schwab & Co., Inc. (Schwab), a FINRA-registered broker-dealer, member SIPC, to maintain custody of clients' assets and to effect trades for their accounts. Although MIC may recommend that clients establish accounts at Schwab, it is the client's decision to custody assets with Schwab. MIC is independently owned and operated and not affiliated with Schwab.

Because of its relationship with Matson Money, Inc., Schwab provides MIC with access to its custody services, which are typically not available to Schwab retail investors. These services generally are available to independent investment advisors on an unsolicited basis, at no charge to them so long as a total of at least \$10 million of the advisor's clients' assets are maintained in accounts at Schwab Advisor Services. These services are not contingent upon MIC committing to Schwab any specific amount of business (assets in custody or trading commissions) as long as at least \$10 million of the advisor's clients' assets are maintained in accounts at Schwab Advisor Services. Schwab's brokerage services include the execution of securities transactions, custody, Schwab research, third party research, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment.

For MIC client accounts referred to Matson Money, Inc. and maintained in their custody, Schwab generally does not charge separately for custody services but is compensated by account holders through commissions and other transaction-related or asset-based fees for securities trades that are executed through Schwab or that settle into Schwab accounts.

Schwab Advisor Services also makes available to MIC other products and services that benefit MIC but may not directly benefit its clients' accounts. Many of these products and services may be used to service all or some substantial number of MIC's accounts, including accounts not maintained at Schwab.

Schwab's products and services that assist MIC and Matson Money, Inc. in managing and administering clients' accounts include software and other technology that (i) provide access to client account data (such as trade confirmations and account statements); (ii) facilitate trade execution and allocate aggregated trade orders for multiple client accounts; (iii)



provide research, pricing and other market data; (iv) facilitate payment of fees from its clients' accounts; and (v) assist with back-office functions, recordkeeping and client reporting.

Schwab Advisor Services also offers other services intended to help MIC and Matson Money, Inc. manage and further develop its business enterprise. These services may include: (i) compliance, legal and business consulting; (ii) publications and conferences on practice management and business succession; and (iii) access to employee benefits providers, human capital consultants and insurance providers. Schwab may make available, arrange and/or pay third-party vendors for the types of services rendered to MIC and Matson Money, Inc. Schwab Advisor Services may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to MIC and Matson Money, Inc. Schwab Advisor Services may also provide other benefits such as educational events or occasional business entertainment of MIC or Matson Money, Inc. personnel. In evaluating whether to recommend or require that a client custody their assets at Schwab, MIC may consider the availability of some of the foregoing products and services and other arrangements as part of the total mix of factors it considers and not solely the nature, cost or quality of custody and brokerage services provided by Schwab, which may create a potential conflict of interest.

In limited circumstances, Matson Money, Inc. may request clients to transfer their commission based non-qualified variable annuity to TIAA Life Insurance Company or MassMutual Ascend (formerly Great American Life Insurance Company) in a tax-free 1035 exchange for their no load, low expense variable annuities.

Also, in limited circumstances, Matson Money, Inc. may request company retirement plan clients to utilize the services of PCS Retirement® (formerly TD Ameritrade Retirement) for their company retirement plans.

Further, MIC may request clients to place their accounts with AXOS Advisor Services (formerly E\*TRADE Advisor Services) as an alternative to Charles Schwab & Co., Inc.

#### ***Research and Other Soft-Dollar Benefits***

MIC does not trade client's accounts and therefore receives no research, product, or services from a broker-dealer or custodian ("soft dollar benefits").

#### ***Brokerage for Client Referrals***

MIC receives no referrals from a broker-dealer or custodian in exchange for using that broker-dealer or custodian.



## **Directed Brokerage**

While acting as a fiduciary, MIC endeavors to act in its clients' best interests. MIC's recommendation that clients maintain their assets in accounts at one of the recommended custodians (described below) may be based in part on the benefit to MIC of the availability of some of the foregoing products and services and not solely on the nature, cost or quality of custody and brokerage services provided, which may create a potential conflict of interest. By directing brokerage transactions through Charles Schwab & Co. Inc., or Axos Advisor Services (formerly E\*TRADE Advisor Services), our firm may not be able to achieve the most favorable execution of client transactions in comparison to competitors of each custodian. This practice of recommending custodians may potentially cost a client money due to the possibility that best execution for client transactions may be obtained at other custodians or competitors of Charles Schwab & Co. Inc., or Axos Advisor Services (formerly E\*TRADE Advisor Services.)

## **B. Aggregating (Block) Trading for Multiple Client Accounts**

MIC does not trade client's accounts and therefore does not have the ability to make any block trade purchases across multiple client accounts.

## **Item 13: Review of Accounts**

### **A. Frequency and Nature of Periodic Reviews and Who Makes Those Reviews**

Our firm relies on the portfolio management expertise of Matson Money, Inc. in regard to reviewing client accounts. Matson Money, Inc. will review accounts and make changes as warranted. More details about how accounts are reviewed can be found in the Form ADV 2A for Matson Money, Inc. which is provided to clients of our firm upon account opening.

Bryan L. Weiss, AIF® is a Co-Advisor with Matson Money, Inc. and monitors the deposits and withdrawals of client accounts by virtue of their internal web site provided by Matson Money, Inc.

Client accounts are reviewed by Bryan L. Weiss, AIF® in preparation for and during client meetings.

### **B. Factors That Will Trigger a Non-Periodic Review of Client Accounts**

Reviews may be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).



## **C. Content and Frequency of Regular Reports Provided to Clients**

Clients will receive at least a quarterly statement of account from the custodian, Charles Schwab & Co., Inc., or other custodian listed in Item 15 below. If there is enough activity to warrant a monthly statement, then the custodian may also provide a monthly statement to the client.

In addition, the client will receive a quarterly account statement from Matson Money, Inc. an unaffiliated registered investment adviser. Other reports to assist at tax time and to review accounts are available as needed and upon request.

We recommend that clients compare the statement from Charles Schwab & Co., Inc. or other custodian listed in Item 15 below, and the one from Matson Money, Inc. an unaffiliated registered investment adviser to verify their accuracy. Clients are advised to report any perceived discrepancies to our firm immediately.

## **Item 14: Client Referrals and Other Compensation**

### **A. Economic Benefits Provided by Third Parties for Advice Rendered to Clients**

MIC does not receive any compensation from any source for travel and lodging related to attending any training events. MIC may receive meals including refreshments and special entertainment such as musical guests while attending training events sponsored by Matson Money, Inc.

### **B. Compensation to Non-Advisory Personnel for Client Referrals**

MIC does not have agreements with other registered investment advisers (Solicitors) that refer clients to us and where we both share fees.

## **Item 15: Custody**

MIC does not hold custody of its client's accounts. Client accounts are generally held at Charles Schwab and in limited circumstances, AXOS Advisor Services (formerly E\*TRADE Advisor Services) via our relationship with Matson Money, Inc. There are no client accounts that are held by MIC. By signing our Investment Advisory Contract and the account application(s), you are granting MIC the authority to open accounts with Matson Money, Inc. an unaffiliated registered investment adviser who custodies client assets at Charles Schwab & Co. Inc. and possibly one of these other firms mentioned in this paragraph above.

## **Item 16: Investment Discretion**

MIC is a non-discretionary investment manager because we refer all clients to Matson Money, Inc., an unaffiliated registered investment adviser. You are granting investment discretion to this firm by opening an account with Matson Money, Inc. an unaffiliated



registered investment adviser and completing their paperwork and the paperwork of their custodian, Charles Schwab & Co., Inc. or one of the other custodians mention in Item 15 above.

## **Item 17: Voting Client Securities**

### **A. Proxy Voting**

MIC does not vote client securities. Since we refer all of our clients to Matson Money, Inc. this means that their policies and procedures on voting client securities are relevant to our clients. For full details of Matson Money, Inc.'s policies and procedures on voting client's securities, please see Item 17 of the Matson Money, Inc. Form ADV 2A disclosure document.

### **B. Authority**

MIC does not have authority nor vote client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security or custodian.

## **Item 18: Financial Information**

### **A. Balance Sheet**

MIC neither requires nor solicits prepayment of more than \$500 in fees per client, six months or more in advance, and therefore is not required to include a balance sheet with this brochure.

### **B. Financial Conditions Related to Custody and Discretion**

This is not applicable to MIC since we do not have custody of client accounts and we are non-discretionary managers.

### **C. Bankruptcy Petitions in Previous Ten Years**

Neither MIC nor its principals have been the subject of a bankruptcy petition in the last ten years.

## **Item 19: Requirements for State Registered Investment Advisers**

### **A. Management Persons Education and Business Background**

The education and business backgrounds of MIC's current management person, Bryan L. Weiss, AIF®, can be found on the Form ADV 2B brochure supplement for him.



## **B. Other Businesses in which its Principal and Advisers are Engaged In**

Other business activities for each principal or investment adviser representative can be found on the Form ADV Part 2B brochure supplement for each such individual.

## **C. Calculation of Performance-Based Fees and Degree of Risk to Clients**

MIC does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client.

## **D. Material Disciplinary Disclosures for Management Persons of this Firm**

There are no legal or disciplinary events that involve our firm, Marian Investor Coaching, Inc. or our principal officer, Bryan L. Weiss, AIF®.

## **E. Material Relationships that the Principal has with Issuers of Securities**

There are no material relationships that the principal, Bryan L. Weiss, AIF®, has with the issuers of any securities.





# MARIAN

INVESTOR COACHING

Part 2B of Form ADV:  
**Brochure Supplement**  
**Bryan L. Weiss, AIF® - CRD # 5124457**

Dated March 9, 2026

For further information about this Brochure Supplement contact:

Bryan L. Weiss, AIF®  
Home Office  
698 Oldefield Commons Dr. Suite 1  
Greenwood, IN 46142  
Phone (317) 888-9465  
<https://www.marianinvestor.com>  
[bryan@marianinvestor.com](mailto:bryan@marianinvestor.com)

This brochure provides information about the qualifications and business practices of Marian Investor Coaching, Inc. If you have any questions about the contents of this brochure, please contact us at (317) 888-9465 or email at [info@marianinvestor.com](mailto:info@marianinvestor.com). 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.

Please note that information about our investment adviser firm and investment adviser representatives are found in three different locations. 1) at the SEC's web site located at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) 2) at [www.investor.gov/CRS](http://www.investor.gov/CRS) at 3) [www.brokercheck.finra.org](http://www.brokercheck.finra.org). Our firm is not affiliated with a broker-dealer, nor do we have any registered representatives. We are a Registered Investment Adviser.

Registration as a Registered Investment Adviser does not imply a certain level of skill or training. A Registered Investment Adviser refers to the firm itself, not any person.

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## I. Education & Experience Background

➤ Name:

- Bryan L. Weiss
- Born: 1965

➤ Education Background:

- Vincennes University – AA - 1995
- Aviation Maintenance

➤ Business Background:

- Marian Investor Coaching, Inc. – President – 2010 to Present
  - Formerly known as Marian Financial Partners, Inc.
- Frank & Kraft Wealth Coaching, Inc. – Principal and Co-Owner - 2015 to 2024
- Asset Preservation Alliance – President – 1999 – Present
- Marian Financial Partners, LLC – Principal/Co-Owner – 2009 – 2010
- Marian Financial Services, Inc. – President – 2006 – 2010
- United Airlines – Aircraft Engineer – 1995 – 2003

### AIF® Designation Qualifications and Requirements

Bryan L. Weiss holds the AIF® designation and obtained it through the Capstone Program described below. AIF stands for Accredited Investment Fiduciary. The Accredited Investment Fiduciary® Designation represents a thorough knowledge of and ability to apply the fiduciary Practices taught through fi360™'s AIF Training program. Through the fi360™'s AIF Training program, AIF designees learn the Practices and the legal and best practice framework they are built upon. AIF designees have a reputation in the industry for the ability to implement a prudent process into their own investment practices as well as being able to assist others in implementing proper policies and procedures.

### Accredited Investment Fiduciary Training

Upon successful completion of the program, participants will be able to:

- Articulate the basis for, and benefits of, fiduciary standards of excellence.
- Identify when an individual or organization may be deemed to have fiduciary status.
- Identify the legal standards that require fiduciaries to prudently manage the investment decisions.

- Apply the Practices that define a prudent investment process for Investment Stewards and Advisors and recognize the Practices for Investment Managers.
- Strengthen their own or clients' fiduciary policies and procedures.
- Become an Accredited Investment Fiduciary®

## **Program Formats**

The AIF Training curriculums offered in distance education or a blended learning option to suite each student's needs. Each format culminates in the 60 question AIF examination, which must be passed with a 75% score or better in order to file for the AIF® Designation. After passing the examination, a student wishing to file for the AIF® Designation must submit the accreditation application and accreditation fee of \$375.

### **Capstone Program of Study**

The AIF Capstone program format combines a day of face-to-face instruction with access to our web-based program of study described below. Students complete coursework online and attend a scheduled, one day training session that offers students and opportunity to discuss course concepts with instructors and fellow students. The examination is proctored for Capstone program students who attend. The price for the Capstone program is \$1,950.00.

### **Web Based Program of Study**

The AIF web-based program is the pure distance education version of the AIF Training curriculum. This format offers great flexibility and minimal out of the office time for students. Students receive access to the program automatically, with a registration package following in the mail. Students have 180 days to complete the AIF web-based program. Students in the web-based AIF Training course, or those who otherwise cannot participate in the classroom examination, will be responsible for providing their own proctor. The price for the web-based program is \$1,450.00.

### **AIF Exam Information**

The AIF final exam must be passed with a score of 75% or better for eligibility to apply for the AIF® Designation. The exam is a 90-minute, closed book exam and students may not use any course materials or notes.

The AIF final exam is a proctored exam. The requirement for a proctor ensures the integrity of the examination process as one of the high standards for earning the AIF® Designation.

## **Requirements to maintain the AIF® Designation**

- Accrue six hours of continuing professional education with a least four hours coming from fi360™ produced sources.
- Attest to a code of ethics.
- Maintain current contact information in the fi360™ designee database - fi360™ - Fiduciary education, data, and solutions for fulfilling fiduciary duty.
- Remit \$375 in annual dues.

## **II. Disciplinary Information**

Bryan L. Weiss has a clean insurance, securities, and investment adviser background history and therefore he has no disciplinary information on his record pertaining to any licenses that he has held in the past or currently holds today in Indiana or any other state.

Additional information about Bryan L. Weiss is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **III. Other Business Activities**

Bryan L. Weiss owns Asset Preservation Alliance, Inc. which is the firm where he conducts his insurance agency activities. Mr. Weiss spends an insignificant amount of time (less than 2%) working for Asset Preservation Alliance, Inc. and a significant amount of time (more than 98%) working for Marian Investor Coaching, Inc.

## **IV. Additional Compensation**

Mr. Weiss does not receive any additional economic benefits other than his normal earnings from investment management and financial planning fees from Marian Investor Coaching, Inc.

Mr. Weiss may receive in the future commissions from the sale of insurance products for which he is licensed. However, Mr. Weiss does not spend a substantial amount of his time (less than 2%) in this area. Any compensation earned by Mr. Weiss from insurance commissions would be fully disclosed in advance and in writing.

## **V. Supervision**

Mr. Weiss is the owner of Marian Investor Coaching, Inc. and is self-supervised. Even though Mr. Weiss is self-supervised, he does maintain a relationship with an outside compliance consultant to review his marketing activities. Mr. Weiss submits a request to the outside compliance consultant for approval for his marketing activities.

## **VI. Additional Disclosure Requirements for State-Registered Advisers**

Mr. Weiss has a clean insurance, securities, and investment adviser background history and therefore he has no disciplinary information on his record pertaining to any licenses and or designations that he has held in the past or currently holds today in Indiana or any other state. Mr. Weiss has never declared bankruptcy.



# MARIAN

INVESTOR COACHING

Part 2B of Form ADV:  
**Brochure Supplement**  
**Joseph Matthew Ray - CRD # 6236928**

Dated March 9, 2026

For further information about this Brochure Supplement contact:

Bryan L. Weiss  
Home Office  
698 Oldefield Commons Dr. Suite 1  
Greenwood, IN 46142  
Phone (317) 888-9465  
<https://www.marianinvestor.com>  
[bryan@marianinvestor.com](mailto:bryan@marianinvestor.com)

This brochure provides information about the qualifications and business practices of Marian Investor Coaching, Inc. If you have any questions about the contents of this brochure, please contact us at (317) 888-9465 or email at [info@marianinvestor.com](mailto:info@marianinvestor.com). 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.

Please note that information about our investment adviser firm and investment adviser representatives are found in three different locations. 1) at the SEC's web site located at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) 2) at [www.Investor.gov/CRS](http://www.Investor.gov/CRS) at 3) [www.brokercheck.finra.org](http://www.brokercheck.finra.org). Our firm is not affiliated with a broker-dealer, nor do we have any registered representatives. We are a Registered Investment Adviser.

Registration as a Registered Investment Adviser does not imply a certain level of skill or training. A Registered Investment Adviser refers to the firm itself, not any person.

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## **I. Education & Experience Background**

- *Name:*
  - Joseph M. Ray (also known as Joe Ray)
  - Born: 1984
  
- *Education Background:*
  - Ball State University – Bachelor of Science Degree in Actuarial Science – 2007
  - Ball State University – Bachelor of Science Degree in Mathematical Economics – 2007
    - Minor in Foundations of Business
  
- *Business Background:*
  - Marian Investor Coaching, Inc. – Investment Adviser Representative – 2013 – Present
    - Formerly Marian Financial Partners, Inc.
  - Anthem, Inc. (formerly WellPoint, Inc.) – Actuarial Analyst – 2007 – 2009
  - Timmerberg and Associates – Actuarial Analyst – 2009 – 2010
  - Elevance Health (formerly Anthem, Inc.) – Financial Consultant Manager – 2010 to Present.

## **II. Disciplinary Information**

Joseph M. Ray has a clean securities and investment adviser background history and he has no disciplinary information on his record pertaining to any licenses that he has held in the past or currently holds today in Indiana or any other state.

Additional information about Joseph M. Ray is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **III. Other Business Activities**

Joseph M. Ray is Financial Consultant Manager for Anthem, Inc. which is the firm where he works primarily. Mr. Ray spends a significant amount of time (more than 98%) working for Anthem, Inc. and an insignificant amount of time (less than 2%) working for Marian Investor Coaching, Inc.

#### **IV. Additional Compensation**

Mr. Ray receives his primary source of income from his position as Financial Consultant Manager with Anthem, Inc. with his secondary source of income coming from Marian Investor Coaching, Inc.

#### **V. Supervision**

Mr. Ray is supervised by the owner of Marian Investor Coaching, Inc., Bryan L. Weiss.

#### **VI. Additional Disclosure Requirements for State-Registered Advisers**

Mr. Ray has a clean securities and investment adviser background history and therefore he has no disciplinary information on his record pertaining to any licenses and or designations that he has held in the past or currently holds today in Indiana or any other state. Mr. Ray has never declared bankruptcy.



# MARIAN

INVESTOR COACHING

Part 2B of Form ADV:  
**Brochure Supplement**  
**Ricky Dean Ormes - CRD # 842411**

Dated March 9, 2026

For further information about this Brochure Supplement contact:

Bryan L. Weiss  
Home Office  
698 Oldefield Commons Dr. Suite 1  
Greenwood, IN 46142  
Phone (317) 888-9465  
<https://www.marianinvestor.com>  
[bryan@marianinvestor.com](mailto:bryan@marianinvestor.com)

This brochure provides information about the qualifications and business practices of Marian Investor Coaching, Inc. If you have any questions about the contents of this brochure, please contact us at (317) 888-9465 or email at [info@marianinvestor.com](mailto:info@marianinvestor.com). 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.

Please note that information about our investment adviser firm and investment adviser representatives are found in three different locations. 1) at the SEC's web site located at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) 2) at [www.Investor.gov/CRS](http://www.Investor.gov/CRS) at 3) [www.brokercheck.finra.org](http://www.brokercheck.finra.org). Our firm is not affiliated with a broker-dealer, nor do we have any registered representatives. We are a Registered Investment Adviser.

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## **I. Education & Experience Background**

- **Name:**
  - Ricky Dean Ormes (also known as Rick Ormes)
  - Born: 1950
- **Education Background:**
  - Purdue University – BS - 1972
  - Physical Education Major, Economics Minor
- **Business Background:**
  - Marian Investor Coaching, Inc. – Investment Adviser Representative – 2011 – Present
    - Formerly known as Marian Financial Partners, Inc.
  - Protect-All Insurance – Property & Casualty Insurance Agent – 2007 – Present
  - Arch Rivals, Inc. – Restaurant Owner – 1989 – 2007

## **II. Disciplinary Information**

Rick D. Ormes has a clean insurance, securities and investment adviser background history and therefore he has no disciplinary information on his record pertaining to any licenses that he has held in the past or currently holds today in Indiana or any other state.

Additional information about Rick D. Ormes is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

## **III. Other Business Activities**

Rick D. Ormes is an insurance agent for Protect-All Insurance (formerly Sintz & Associates) which is the firm where he conducts his insurance agency activities. Mr. Ormes spends a significant amount of time (more than 98%) working for Protect-All Insurance and an insignificant amount of time (less than 2%) working for Marian Investor Coaching, Inc.

## **IV. Additional Compensation**

Mr. Ormes receives his normal earnings from investment management and financial planning fees from Marian Investor Coaching, Inc.

In addition, Mr. Ormes receives commissions from the sale of insurance products for which he is licensed through the firm where he is currently employed, Protect-All Insurance. Mr. Ormes spend a substantial amount of his time (more than 98%) working for Protect-All Insurance. Any compensation earned from a client of Marian Investor Coaching, Inc. by Mr. Ormes from insurance commissions would be fully disclosed in advance and in writing.

## **V. Supervision**

Mr. Ormes is supervised by the owner of Marian Investor Coaching, Inc., Bryan L. Weiss.

## **VI. Additional Disclosure Requirements for State-Registered Advisers**

Mr. Ormes has a clean insurance, securities and investment adviser background history and therefore he has no disciplinary information on his record pertaining to any licenses and or designations that he has held in the past or currently holds today in Indiana or any other state. Mr. Ormes has never declared bankruptcy.

## Marian Investor Coaching, Inc. Our Privacy Policy

MIC is committed to safeguarding your confidential information. We hold all non-public personal information provided to our firm in the strictest confidence. We know that you expect us to conduct and process the services for which you have engaged us in an accurate and efficient manner. To do so, we must collect and maintain certain non-public personal information about you. For instance, depending on the services that you request, we may obtain information, such as your name, address, tax identification number, birth date, assets and income, beneficiary information and possibly your personal bank account information and/or health status.

Transactional information is collected from activity in your account(s), such as investment and insurance history and balances. This category includes your communications to us concerning your investments and accounts.

Information may be shared between MIC and Asset Preservation Alliance, Inc., Matson Money, Inc. (Outsourced Investment Management Firm), First Coast Planning LLC (Outside Compliance Consulting Firm) and any custodian used by Matson Money, Inc. which in most cases will be Charles Schwab & Co. Inc., Axos Advisor Services (formerly know as E\*TRADE Advisor Services) (alternate custodian), PCS 401k (formerly TD Ameritrade) (for retirement plans), TIAA (formerly known as TIAA-CREF) or MassMutual Ascend (formerly know as Great American Insurance Group).

Information may be shared with unaffiliated parties in instances where you have granted us authority to handle your account(s), such as investment companies, insurance companies, insurance marketing companies, real estate firms, mortgage firms or outside brokerage firms. As permitted or required by law, your non-public personal information may be disclosed to regulatory agencies or government personnel acting in an official capacity. At your direction and only to the extent necessary, we may release non-public personal information to other professionals for purposes of compliance consulting, estate or insurance planning, tax preparation or other financial areas of expertise.

These other professionals that we may share information with may include compliance consultants, mortgage brokers, attorneys and accountants upon verbal client requests to do so, in order to help facilitate the requested additional services that they provide. In order to provide an overall satisfactory client experience, MIC will share confidential client information in order to provide its financial planning services to its clients or to comply with compliance regulations. This sharing of information is acknowledged in the Investment Advisory Agreement between MIC and the client(s).

If a client or clients are referred to MIC by a Solicitor (Agent or Advisor), then we will share confidential client information with that Solicitor in order to provide our financial planning services to our mutual clients. This sharing of information is acknowledged in a Client Disclosure Document provided to the client along with a copy of this Form ADV 2A & 2B(s).

Some of the firms that we may share information with are:

Asset Preservation Alliance, Inc.

Matson Money, Inc.

RIA Rules, LLC (Outside Compliance Firm)

Charles Schwab & Co. Inc. and its affiliates

Axos Advisor Services (formerly known as E\*TRADE Advisor Services)

PCS 401k (formerly TD Ameritrade)

TIAA (formerly known as TIAA-CREF)

MassMutual Ascend (formerly know as Great American Insurance Group)

We restrict access to your non-public personal information to employees and Investment Adviser Representatives of MIC and its business affiliated firms who must use that information to provide services to you, such as handling your account, resolving problems or informing you of new services. We maintain physical, electronic and procedural safeguards that comply with applicable laws to guard your personal information. Opting out of this information sharing terminates our business relationship. You may opt out by submitting a letter to terminate your relationship to our office located at:

Attn: Marian Investor Coaching, Inc.  
Bryan L. Weiss  
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Greenwood, IN 46142