

## ITEM 1: FORM ADV PART 2A BROCHURE

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### FINANCIAL SYNERGISTICS GROUP, INC.

#### Firm Brochure

(Firm CRD # 305267)

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January 25, 2022

This brochure provides information about the qualifications and business practices of THE ADVISER. If you have any questions about the contents of this brochure, please contact us at 949-329-3408, or by email at [matthew@financialsynergistics.com](mailto:matthew@financialsynergistics.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.

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

Please contact Financial Synergistics Group's Chief Compliance Officer, Matthew D. Hudack, directly at 949-329-3408, if you have any questions about the contents of this brochure.

## ITEM 2: MATERIAL CHANGES

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Ryland Hudack has been added to the firm as an IAR in 2020

Investment Advisory functions have been removed as FSG and its IARs are only solicitors as of 2020.

Financial Planning Fees have been updated for 2022.

### **Full Brochure Availability**

Financial Synergistics Group may, at any time, update this Brochure and either send you a copy of the amended document or offer to send you a copy (either by electronic means [email] or by hard copy). A copy of this Brochure may be downloaded directly from the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

A copy is also available by contacting Financial Synergistics Group's Chief Compliance Officer, Matthew D. Hudack, directly @ 949-329-3408.

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## ITEM 4: ADVISORY BUSINESS

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### Overview

Financial Synergistics Group, Inc. (“Financial Synergistics Group” or the “Adviser”) is a state registered investment adviser located Tustin, CA. The Adviser offers Solicitation and Referral services to Private Management Group, Inc. (“Private Management Group” or “PMG”), a federally registered investment adviser and asset manager located in Irvine, CA. Any conflict of interest arising out of the Adviser or its Covered Persons (“Associates”) is disclosed in this Brochure.

### Principal Owners

Matthew D. Hudack is the President and Chief Compliance Officer of Financial Synergistics Group, a C Corporation. He possesses over 35 years of professional investing experience. *(Please refer to the Form ADV Part 2B - Brochure Supplement, attached hereto, for additional information on Mr. Hudack’s formal education and business background.)*

### Types of Advisory Services Offered

#### *Sales & Solicitation Services*

Mr. M. Hudack is a registered investment representative for Private Management Group, Inc. (“PMG”) and all solicitation and referral services are performed thru Private Management Group, Inc.,” and “Financial Synergistics Group, Inc. offers financial planning services only.

The Adviser does not have authority to accept any client(s) on behalf of PMG, and PMG does not have any responsibility to accept any prospective investors (and possible future clients) referred to them by the Adviser. Financial Synergistics Group speaks to consultants or other parties (i.e., other investment advisers or financial planners) that represent the investor. Financial Synergistics Group will talk directly to prospective investors. In such situations, discussions center around PMG’s investment philosophy and process. Discussions neither advise possible future asset management clients of PMG about investing in, purchasing, or selling securities nor provide any analyses regarding securities. Specific client advice will be delivered to the solicited investor by the asset manager to whom they are referred. PMG is the sole entity responsible for providing formal investment advice to a solicited investor.

Financial Synergistics Group furnishes each potential investor to whom it speaks with a copy of the Adviser’s written Form ADV Brochure, as well as a Solicitor’s Disclosure Statement detailing the Adviser’s relationship with PMG. Any other solicitation information provided to the referred investor by Financial Synergistics Group is prepared and provided for distribution by PMG, the asset manager. These items may include impersonal advisory services which include:

- (i) written materials or oral statements which do not purport to meet the objectives or needs of the specific investor or
- (ii) statistical information containing no expressions of opinions as to the merits of particular securities.

Financial Synergistics Group’s “clients” are the potential investors the Adviser introduces to Private Management Group, who may decide to open an account with PMG to invest with the asset manager (and who subsequently become PMG’s clients). Financial Synergistics Group’s role in the transaction is to make the introduction between the solicited potential investor, and PMG. The Adviser does not collect any PMG investor private personal information outside of name, address, telephone number, and email address. The Adviser does not maintain any PMG client accounts. The Adviser’s role is purely that of a Solicitor.

Solicited investors should be aware, depending on the distinct type of investments a client of PMG may make; varying degrees of risk will exist. Investing in securities involves risk of loss that an investor must be prepared to bear. The Adviser does not represent or guarantee that the services provided by PMG, or the asset manager’s methods of analysis

can or will predict future results, will successfully identify market tops or bottoms, or will insulate solicited investors from losses due to market corrections or declines.

Types of Financial Planning Services offered are stated below:

POTENTIAL PLANNING FEES (fees may be greater or less than those listed below; please see your Agreement for specific fees that apply to your Plan or Consultation)

LIFE INSURANCE POLICY REVIEW:	
Term policy review and options per policy	\$500
Permanent policy review and options per policy (INITIAL REVIEW)	\$1000
Annual Policy Review	\$1000
RETIREMENT INCOME STRATEGIES	\$2,500
LONG TERM CARE COST ANALYSIS	\$1,250
ESTATE PLANNING REVIEW PER FAMILY UNIT (INITIAL PLAN)	\$5,000
FAMILY PLANNING ADVICE AND STRATEGIES (INITIAL PLAN)	\$2,500
YEARLY REVIEW	\$500
QUARTERLY BENCHMARKING	\$500
GENERAL PLANNING ADVICE YEARLY RETAINER	\$5,000
HOURLY FEE	\$500
BUSINESS PLANNING	
SUCCESSION STRATEGIES (BUY-SELL MODELING)	\$2,500
BUSINESS VALUATION (BASIC METHOD)	\$5,000
KEYMAN AND EXECUTIVE BENEFIT PLANNING	\$2,500
EXIT STRATEGIES	\$2,500
CORPORATE BENEFIT CONSULTING	
HEALTH BENEFIT AND WELLNESS PLAN REVIEW	\$1,500
401K/PENSION/PROFIT SHARING REVIEW	\$1,500
401K/PENSION/PROFIT SHARING CONSULTING FEE	.50% of Plan Assets Balance

### Insurance Services

The Adviser offers insurance products that are associated with an insurance company with which the Adviser has established a relationship. Insurance products include (describe – annuity, term, index & universal life). The Adviser earns commissions on these insurance products in addition to any fees earned from financial planning, investment management or other services offered. The commissions are based on the standard commission schedule of the provider of the insurance products and are generally not negotiable. There is an inherent conflict of interest in providing these products as financial plans or investment management services which the Adviser also earns fees, may recommend the purchase of insurance products. The Adviser does not make any representation that these products are available at the lowest cost and similar products are available from other providers. The client is under no obligation to purchase insurance products from the Adviser. The Adviser mitigates this conflict by reviewing all insurance product sales versus the financial plan or investment policy statement of the client.

### Types of Investments

As noted above, the Adviser does not provide investments, investment advice or money management services to the potential investors it introduces to PMG. Financial Synergistics Group's role in the transaction is to make the introduction

between the solicited potential investor, and PMG. Accordingly, the Adviser does not offer advice for any investments; investment advice to a potential investor is provided by and is the responsibility of PMG.

#### Client Tailored Services & Client Imposed Restrictions

The Adviser offers Solicitation and Referral services, *only*. Investor PMG investment plans and their implementation are dependent upon the investor's arrangements with PMG, as dictated by an Advisory Services Agreement they enter into with PMG. The agreements investors enter into with PMG will generally include documents that are used to assist in the selection of a portfolio that matches each investor's restrictions, needs, and targets, to form a client-specific investment plan. Financial Synergistics Group is not involved in the creation of these documents.

#### Wrap Fee Programs

Financial Synergistics Group does not participate in Wrap Fee Programs by providing portfolio management services. Therefore the firm does not receive any portion of wrap fees for such services.

#### Assets Under Management

As of December 31, 2021, the Adviser has \$0 discretionary assets under management and \$0 non-discretionary assets under management. *(The Adviser does not maintain client assets, as it provides Solicitation services, and financial planning service only.)*

## ITEM 5: FEES & COMPENSATION

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#### Disclosures

A copy of Financial Synergistics Group's Form ADV, Part 2A & Part 2B Brochure, as well as a Solicitor's Disclosure Statement, is provided to referred investors for the products for which the Adviser solicits. These documents are provided before or upon the investor's execution of an Advisory Services Agreement with PMG, the asset manager. **Please note: *Unless a client has received the Adviser's Solicitor's Disclosure Statement and Form ADV Disclosure Brochures, and the asset manager's Form ADV Disclosure Brochure at least 48 hours before signing their Advisory Services Agreement with the Asset Manager, their Advisory Services Agreement with the asset manager may be terminated by the client within five (5) business days of contract execution, without incurring any advisory fees.***

#### Fee & Compensation Structure

The Adviser is compensated via a revenue share of asset management fees with PMG, to whom it directs referred investors. This relationship is disclosed in each contract between the Adviser and PMG. The Adviser's Solicitor payouts come out of Private Management Group's client Advisory Services Fees; they are not *in addition* to a client's Advisory Services Fees to PMG. Referred investors do not pay a higher fee than if they had contracted with the asset manager directly.

Fee calculations (and any Solicitor payout compensation) are based on a percentage of the client's assets under management with PMG, the asset manager. Fees are established on a client-by-client basis with the specific way PMG will charge fees to each investor (their client), detailed within each client's written contract with the asset manager. All fee arrangements (including Solicitor compensation) is disclosed to PMG's client before the start of their agreement with the asset manager. Fees shared will not exceed any limit imposed by any regulatory agency.

#### Advisory Fee Schedule

Solicitor fees are typically paid to Financial Synergistics Group for a specific time, as determined by the Adviser's contract with PMG. Solicitor payouts range from 0 - .25% of collected PMG client Advisory Services Fees.

### *Financial Planning Fees*

The fee for a financial plan is predicated upon the facts known at the start of the engagement. The fee range for a financial plan is \$5000 to \$20,000 and are *NEGOTIABLE*. Since financial planning is a discovery process, situations occur wherein the client is unaware of certain financial exposures or predicaments. In the event that the client's situation is substantially different than disclosed at the initial meeting, a revised fee will be provided for mutual agreement. The client must approve the change of scope in advance of the additional work being performed when a fee increase is necessary. After delivery of a financial plan, future face-to-face meetings may be scheduled as necessary for up to one month. All hourly work is billed separately at the rate of \$500 per hour.

**Fees for financial plans are billed the lesser of half the agreed-upon fee or \$500 in advance, with the balance due upon delivery of the financial plan and/or services rendered. FSG does not collect any prepayment of fees 6 months or more in advance.**

### *Termination of Financial Planning Fees*

Either party may terminate this Agreement at any time by providing written notice. For purposes of calculating refunds, all work performed by us up to the point of termination shall be calculated at our hourly fee of (stated in the consulting agreement) or the agreed upon hourly fee currently in effect. You will receive a pro-rata refund of unearned fees based on the time and effort expended by our firm and Planner. Adviser is not obligated to provide Client with any written work product if the Agreement is terminated prior to its completion.

### *Fee Negotiation Availability*

PMG remits the Solicitor's fees received by Financial Synergistics Group. Referred investors that become clients of PMG do not pay any fees to Financial Synergistics Group, directly and therefore, do not negotiate Solicitor's fees with the Adviser. The investors the Adviser refers to PMG will enter into an Advisory Services Agreement with PMG and will pay an agreed upon fee directly to the asset manager. Financial Synergistics Group does not participate in the fee negotiations between PMG and any clients it may accept. To the extent that the fees paid to PMG are negotiable, some clients of the asset manager may pay more or may pay less than other clients for the same PMG advisory services, depending, but not limited to, account inception date, number of related investment accounts, or total assets under management.

The Adviser's Solicitor's fees received for referred investors are exclusive of brokerage commissions, transaction fees, and other related costs and expenses that may be incurred by a client of PMG. Financial Synergistics Group will not receive any portion of the separate commission's fees or costs associated with PMG client accounts. *Advisory clients should note that fees for comparable services vary and lower fees for similar services may be available from other sources.*

### **Financial Synergistics Group Account Terminations**

Financial Synergistics Group does not participate in Advisory Services Agreements or Financial Synergistics Group Accounts with any referred investor. Thus, neither account termination procedures nor the return of any pre-paid fees is necessary.

### **Conflicts of Interest**

Accepting Solicitor compensation for referrals to PMG for the sale of securities or other investment products presents a conflict of interest and can give the Adviser and its Advisor Representatives, an incentive to recommend investment products based on the Solicitor's compensation received other than on an investor's needs. The Adviser mitigates this conflict by placing investor interests ahead of those of the Adviser and its Associates, always. Additional details of how the Adviser mitigates conflicts of interest in these practices are in the firm's comprehensive compliance Policies & Procedures Manual and its Code of Ethics document.

## ITEM 6: PERFORMANCE FEES & SIDE-BY-SIDE MANAGEMENT

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Performance-based fees are fees based on a share of capital gains on or the capital appreciation of client assets. The Adviser does not charge or receive performance-based fees or conduct side-by-side management situations where a combination of asset based, and performance fees are collected.

## ITEM 7: TYPES OF CLIENTS

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### Client Base

Referred investors are typically individuals who are:

- Individuals (*both non-high net worth and high net worth*)
- endowments
- businesses
- non-profit organizations

### Requirements for Opening or Maintaining an Account

The Adviser neither opens nor maintains client accounts. A referred investor who becomes a client of PMG will find their minimum account size requirement, if any, disclosed within the asset manager's Form ADV Part 2 or a similar brochure. There are no ongoing contribution requirements for client accounts established with PMG, although this practice is highly recommended for continuing savings, asset allocation, and tax efficiency purposes.

## ITEM 8: METHODS OF ANALYSIS, INVESTMENT STRATEGIES & RISK OF LOSS

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### Methods of Analysis & Investment Strategies

The Adviser does not recommend that potential investors purchase individual securities in conducting its Solicitation business. Financial Synergistics Group's discussions with individual investors, if any, are regarding the portfolio management services offered by PMG. The Adviser does not provide investment advice or money management services to the investors it introduces to PMG or offer advice on investments. Investment advice is provided by and is the responsibility of the asset manager.

### Risk of Loss

Investing in the securities markets involves risk, and potential investors should understand, and be prepared to accept components of risk that are inherent in the securities markets.

All investments present the risk of loss of principal – the chance that the value of securities (mutual funds, ETFs, individual bonds, etc.) when sold or otherwise disposed of, may be less than the price paid for the securities. Even when the value of a security when sold is greater than the price paid, there is the risk that the appreciation will be less than inflation. In other words, the purchasing power of the proceeds may be less than the purchasing power of the original investment. Financial Synergistics Group does not represent or guarantee that the referred asset manager's services or methods of analysis can or will predict future results, successfully identify market tops or bottoms, or insulate clients from losses due to market corrections or declines. Past performance is not indicative of future results. Further, depending on the distinct types of investments, varying other degrees of risk exist.

Global, national, and local economic and market conditions also affect the success of investment activities. Economic or market conditions may move unpredictably, or the correlation of market components may behave outside the range of expectations, which may result in material loss. Other risks also exist that can range from an investment failing to keep pace with inflation, to an investor losing some or all the money they may invest.



*Past performance is not a guarantee of future returns.  
Investing in securities involves a risk of loss that a client, should be prepared to bear.*

*Types of Risk*

In addition to the above, the below non-exclusive list details added risks of which clients should be aware. *(The below items are presented alphabetically, not in order of priority):*

- *Business Risk* - Risks associated with a specific industry or a company within an industry.
- *Currency Risk* - Currency Risk is also known as exchange rate risk. This risk exists, as overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country.
- *Exchange Traded Funds (ETF)* - ETFs are securities that track an index, a commodity, or a basket of assets like an index fund, but that trade like a stock on an exchange. ETFs experience price changes throughout the day as they are bought and sold.
- *Equity Investment* - Generally refers to buying shares of stocks by an individual or firm in return for receiving a future payment of dividends and capital gains if the value of the stock increases. There is an innate risk involved when purchasing stock in that it may decrease in value; the investment may incur a loss.
- *Financial Risk* - The possibility that shareholders will lose money when they invest in a company that has debt if the company's cash flow proves inadequate to meet its financial obligations. When a company uses debt financing, its creditors will be repaid before its shareholders if the company becomes insolvent. Financial risk also refers to the possibility of a corporation or government defaulting on its bonds, which would cause those bondholders to lose money.
- *Inflation Risk* - When any inflation is present, a dollar today will not buy as much as a dollar next year because purchasing power is eroding at the rate of inflation.
- *Interest-Rate Risk* - Fluctuations in interest rates will cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- *Liquidity Risk* - Liquidity is the ability to convert an investment into cash readily. Generally, assets are more liquid if there is a high interest in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- *Long-Term Trading* - Long-term trading is designed to capture market rates of both return and risk. Due to its nature, the long-term investment strategy can expose clients to various other types of risk that will typically surface at multiple intervals during the time the client owns the investments. These risks include, but are not limited to, inflation (purchasing power) risk, interest-rate risk, economic risk, market risk, and political/regulatory risk.
- *Market Risk* - The price of a security, option, bond, or mutual fund can drop in reaction to tangible and intangible events and conditions. External factors cause this type of risk, independent of a security's underlying circumstances. For example, political, economic, and social conditions can trigger market events.
- *Mutual Funds* - Investing in mutual funds carries the risk of capital loss, and thus you may lose money investing in mutual funds. All mutual funds have costs that lower investment returns. They can be of bond "fixed income" nature (lower risk) or stock "equity" nature (mentioned above).
- *Non-U.S. Investments* - Investment in non-U.S. issuers or securities principally traded outside the United States may involve certain particular risks due to economic, political and legal developments, including favorable or unfavorable changes in currency exchange rates, exchange control regulations, expropriation of assets or nationalization, and the imposition of withholding taxes on dividend or interest payments.
- *Real Estate* - Real Estate funds face several kinds of risk that are inherent in this sector of the market. Liquidity risk, market risk, and interest-rate risk are just some of the factors that can influence the gain or loss that is passed on to the investor. Liquidity and market risk tend to have a more significant effect on funds that are more growth-oriented, as the sale of appreciated properties depends upon market demand. Conversely, interest rate risk impacts the amount of dividend income that is paid by income-oriented funds.
- *REITs* - REITs have specific risks including valuation due to cash flows, dividends paid in stock rather than cash, and the payment of debt resulting in dilution of shares.
- *Reinvestment Risk* - This is the risk that future proceeds from investments must be reinvested at a potentially lower rate of return (i.e., interest rate). Reinvestment Risk primarily relates to fixed income securities.

*Past performance is not a guarantee of future returns.  
Investing in securities involves a risk of loss that a client, should be prepared to bear.*

## ITEM 9: DISCIPLINARY DISCLOSURES

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Financial Synergistics Group is required to disclose all material facts regarding any legal or disciplinary events that would be material to an investor's (or client's) evaluation of the Adviser or the integrity of its management. Neither the Adviser nor any of its Advisor Representatives have been involved in a disciplinary proceeding. Nor have they been involved in any legal proceeding that might reasonably be considered material to a client's evaluation of the firm's advisory business or the integrity of its management. Further information on this topic may be viewed on [www.brokercheck.finra.org](http://www.brokercheck.finra.org) or [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). These websites provide additional items for consideration when evaluating an Adviser's background.

## ITEM 10: OTHER FINANCIAL INDUSTRY ACTIVITIES & AFFILIATIONS

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### Broker-Dealer or Registered Representative

Currently, neither the Adviser nor any of its Associated Persons are registered, or have an application pending to register, as a broker-dealer or as a Registered Representative of a broker-dealer or as a futures commission merchant, commodity pool operator, a commodity trading advisor, or an associated person of the preceding entities.

### Material Relationships or Arrangements with Financial Industry

Financial Synergistics Group is a fiduciary for clients and is not a broker-dealer. Outside of a Solicitor's fee, the Adviser receives no other fees or commission payments for its services.

### Recommendation & Selection of Other Investment Advisers

Outside of its Solicitor's relationship with Private Management Group, the Adviser does not recommend or direct investors or potential investors to third-party money managers. Should the Adviser change its business model and a recommendation of another investment adviser be made, the Adviser will verify the asset manager to whom it makes a referral, is properly licensed or registered. Referred investors will enter into a separate Advisory Services Agreement with any third-party asset manager to whom they are introduced and will receive the Adviser's Form ADV Brochures and Solicitor's Disclosure Statement, and the referred asset manager's Form ADV Brochure.

### Other Financial Industry Professionals

The Adviser uses third-party resources to help run its business and provide services to its clients, the majority of which are back office related. While the Adviser has developed a network of professionals (e.g., accountants, lawyers, and insurance businesses), outside of the above disclosed relationship, neither the Adviser nor its Advisor Representatives or other Associated Persons receive any compensation in return for such referrals. In doing so, Financial Synergistics Group sources these professionals with a focus on finding the highest value-add, lowest cost providers to service its advisory business (as needed), to act in a referred client's best interests with fiduciary responsibility.

### Conflicts of Interest

Financial Synergistics Group mitigates conflict by placing referred investor interests ahead of those of the Adviser, its Advisor Representatives, and its other supervised Associated Persons, always. Additional details of how the Adviser mitigates conflicts of interest regarding financial activities and industry affiliations are in the firm's comprehensive compliance Policies & Procedures Manual and its Code of Ethics document (*available upon request*).

The Adviser or its related personnel's affiliation with an insurance company or agency is a conflict of interest as [the Adviser or related personnel] receive compensation for its activities in that area. However, clients of the Adviser are not required to use the MD Hudack Insurance Services, Inc. services offered by the associated person of the Adviser. The Adviser does not make any representation that the MD Hudack Insurance Services, Inc. services are at the lowest cost

available and clients may be able to obtain those services and/or products at a more favorable rate from other service providers.

## ITEM 11: CODE OF ETHICS, PARTICIPATION, OR INTEREST IN CLIENT TRANSACTIONS & PERSONAL TRADING

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### Code of Ethics

Financial Synergistics Group has adopted a Code of Ethics which establishes standards of conduct for all Associates. The Code of Ethics includes general requirements that all firm Associates comply with their fiduciary obligations to referred investors and applicable securities laws. The Code includes specific provisions relating to, among other things, personal trading, insider trading, conflicts of interest, confidentiality of client information as well as procedures to report any violations of the Code, promptly, to a specified firm contact. Associates must acknowledge in writing having received, read and understood the Code and any Amendments to it. A copy of the Adviser's Code of Ethics may be obtained by contacting the firm's Chief Compliance Officer, directly @ 949-329-3408.

### Personal Trading

#### *Personal Trading Policies & Supervision*

Matthew D. Hudack is the sole owner of Financial Synergistics Group, inc. and therefore is self-supervising. While Private Management Group manages Mr. Hudack's investments, Mr. Hudack reviews his individual holdings annually and his personal securities transactions, at least quarterly to ensure full compliance to Financial Synergistics Group's trading policies and procedures, and to confirm no conflicts have occurred. This review is conducted to ensure personal trading does not affect the markets and is conducted to avoid conflicts of interest. The interests of referred clients of the firm are placed first, always, so they receive preferential treatment.

## ITEM 12: BROKERAGE PRACTICES

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Financial Synergistics Group does not maintain assets under management, custody, or client accounts; the Adviser provides Solicitation services, only. The Adviser does not provide asset management services. The Adviser will not open customer accounts or execute investor transactions. As such, the firm does not engage in soft dollars transactions, does not recommend clients use the services of any specific broker dealer, does not aggregate transactions or direct brokerage. All brokerage practices related to investors are disclosed to the client by the asset manager to which they are referred, PMG.

## ITEM 13: REVIEW OF ACCOUNTS

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The goal of the firm is to introduce investors to PMG, the asset manager who provides the actual investment services to the investor. The asset manager will be responsible for opening accounts for its clients and will be responsible for conducting periodic reviews for the referred investors who become clients, not Financial Synergistics Group.

## ITEM 14: CLIENT REFERRALS & OTHER COMPENSATION

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Financial Synergistics Group receives compensation from the PMG for referrals under its written agreements with the asset manager. Compensation from the asset manager to Financial Synergistics Group is disclosed to the investor in a separate Solicitor's Disclosure Statement and is typically equal to a percentage of the assets the investor invests with the asset manager. The Adviser does not share in any transactional fees with the asset manager. The Adviser is required to present disclosure to all prospects and referred investors that detail the compensation received, and other general terms of the relationship between the third-party and the Adviser. The Adviser has investors and prospects sign this Solicitor's Disclosure Statement and the executed document is then returned to Private Management Group. Either party's written notice can terminate the Solicitor's Agreement between Financial Synergistics Group and PMG.

## ITEM 15: CUSTODY

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Financial Synergistics Group does not have custody of referred investor funds or securities. Client assets are held at a Qualified Custodian according to a separate written agreement between the client and the Custodian. *(Investors who become clients of the asset manager to whom they are referred, receive a description of custody practices in PMG's Form ADV Brochure.)*

## ITEM 16: INVESTMENT DISCRETION

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Financial Synergistics Group does not have discretionary or non-discretionary investment authority. This authority is the responsibility of PMG, the asset manager.

## ITEM 17: VOTING CLIENT SECURITIES

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### Proxy Voting, Class Actions, Bankruptcies & Other Legal Proceedings

The Adviser does not maintain client accounts. As such, does not vote proxies or provide advice for securities that may be involved in legal proceedings or subject to class actions, bankruptcies, or other related events.

## ITEM 18: FINANCIAL INFORMATION

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Financial Synergistics Group is not required to provide a balance sheet as it does not serve as a custodian for client funds or securities, and does not require prepayment of fees of more than \$1,200 per SEC and/or \$500 for state advisers per client, and six months or more in advance.

### Financial Conditions Reasonably Likely to Impair Ability to Meet Contractual Commitments to Clients

As an advisory firm, Financial Synergistics Group is required to disclose any financial condition that is reasonably likely to impair our ability to meet our contractual obligations. Since inception, Financial Synergistics Group has been and continues to be on, solid financial ground. Neither the Adviser nor its management has any financial conditions that are likely to impair our ability to meet contractual commitments to referred investors reasonably. As such, the Adviser has no additional financial circumstances to report.

### Bankruptcy Petitions

Financial Synergistics Group has never been the subject of a bankruptcy petition.

## ITEM 19: REQUIREMENTS FOR STATE-REGISTERED ADVISERS

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### Principals, Officers & Management

Matthew D. Hudack is the President, Chief Compliance Officer of Financial Synergistics Group, a C Corp.. *(Please refer to Form ADV Part 2B - Brochure Supplement, for additional information on the Principal's formal education and business background.)*

## ITEM 20: MISCELLANEOUS DISCLOSURES

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### Business Continuity Plan

Financial Synergistics Group has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services, or key people. The Business Continuity Plan covers natural disasters such as snowstorms, hurricanes, tornados, and flooding. And, covers human-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, a chemical event, biological event, T-1-communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

### *Alternative Offices*

The following alternate office location is identified to support ongoing operations in the event the Adviser's central office is unavailable:

12362 Cinnabar Road Santa Ana CA 92705  
3125 Thomas Avenue, Unit D Dallas, TX 75204

### *Summary of Business Continuity Plan*

A summary of the firm's Business Continuity Plan is available upon request by contacting the Adviser directly at:

*180 E. Main Street, Suite 206  
Tustin, CA 92780  
Telephone: 949-329-3408  
Fax: 949-377-3268  
Email: matthew@financialsynergistics.com*

### **Information Security Program**

The Adviser maintains an information security program to reduce the risk that personal and confidential information can be breached. All client records are maintained electronically with Private Management Group, the asset manager, once a client enters into a written Advisory Services Agreement with Private Management Group. Private Management Group's corporate location keep all client records in Irvine, CA. Financial Synergistics Group does not keep or maintain access to any PMG referred investor private client records.

### **Privacy Policy**

Maintaining the trust and confidence of the investors we encounter as Solicitors is Financial Synergistics Group's high priority. Therefore, we want you to understand how we protect your privacy and the steps that we take to safeguard your personal information. We consider the privacy of investors to be of fundamental importance and have established policies and procedures to maintain the confidentiality of the information shared with us in a manner that is safe, secure, and professional.

*Types of Nonpublic Information We Collect:* We collect nonpublic personal information that is either provided to us by you or obtained by us with your authorization. The details we gather directly from you include the necessary information required to communicate with you, and knowledge needed to assist us in effectively introducing you to the third-party money managers we represent. We retain records relating to the professional services we provide and to comply with professional guidelines. These records could include your (1) name, (2) address, (3) telephone number and (4) email address.

**Outside of the above, Financial Synergistics Group does not collect or maintain other nonpublic, private, and personal information from PMG referrals.** The *third-party money manager* to whom we refer solicited investors may obtain additional information from you, should you choose to become their client, including, but not limited to:

- information from account applications, such as their address, date of birth, Social Security Number, occupation, financial goals, assets, and income,
- information about your client transactions with them, their affiliates, or others, and
- information about you received from credit or service bureaus or other third parties, such as credit history or employment status.

*How We Safeguard Information:* Financial Synergistics Group has policies and procedures in place we believe are reasonably designed to protect the security and confidentiality of current and former client's personal nonpublic information. These include but are not limited to physical, electronic, and practical safeguards such as password-protected user access to our computer files, employee training, strict confidentiality agreements, and formal supervisory policies that comply with our professional standards.

*How We Use Information Collected:* Our policy is to keep your nonpublic, private, and personal information confidential, and to use or disclose it only as needed to provide our Solicitation services. Or, to keep you informed about financial services of interest to you. We will reveal this data to third-parties only as permitted by law. We only disclose the information we collect by this Policy. Financial Synergistics Group does not sell customer lists and does not sell referred investor names to telemarketers.

*Categories of Parties to Whom We Disclose:* We do not disclose information regarding referred investors or their referral, except under the following circumstances:

- to an authorized Advisor Representative at the referred third-party asset manager, or their manager;
- to entities that perform support services for us or function on our behalf, including financial service providers, data processors, technical systems consultants, and programmers;
- to an attorney, trustee, or anyone else who represents the referred investor in a fiduciary capacity, upon investor request;
- to our attorneys, accountants, or auditors under terms of an audit;
- to comply with federal, state, and Self-Regulatory Organization requirements, or
- to government entities or other third parties in response to subpoenas or another legal process as required by law.

*Regulation S-AM:* Under Regulation S-AM, a Registered Investment Adviser is prohibited from using eligibility information that it receives from an affiliate to make a Solicitation unless: (1) the potential marketing use of that information has been clearly, conspicuously, and concisely disclosed to the consumer; (2) the consumer has been provided a reasonable opportunity, and a simple method to opt out of receiving the marketing Solicitations; and (3) the consumer has not opted out. It is not a policy of Financial Synergistics Group to share nonpublic personal and financial information with affiliated or unaffiliated third-parties except under the circumstances noted above. Since sharing under the conditions stated above is necessary to service investor (customer) accounts or mandated by law, there are no allowances made for referred investors of Financial Synergistics Group to opt-out.

Financial Synergistics Group is committed to maintaining the trust and confidence of those with whom we do business. If you have any questions regarding this Privacy Policy, please contact us directly, as follows:

*180 E. Main Street, Suite 206  
Tustin, CA 92780  
Telephone: 949-329-3408  
Fax: 949-377-3268  
Email: [matthew@financialsynergistics.com](mailto:matthew@financialsynergistics.com)*

*Changes to This Privacy Policy:* If we make any substantial changes in the way we use or disseminate confidential information, we will notify you. If you have any questions concerning this Privacy Policy, please contact us directly at the address and telephone number listed above.

Firm Brochure  
Part 2B of Form ADV  
Item 1 Cover page

FINANCIAL SYNERGISTICS GROUP, INC.

180 E. Main Street, Suite 206  
Tustin, CA 92780  
Telephone: 949-329-3408  
Fax: 949-377-3268  
Email: [matthew@financialsynergistics.com](mailto:matthew@financialsynergistics.com)

February 19, 2021

This brochure provides information about principals and adviser representatives of Financial Synergistics Group, Inc. and this brochure supplements the Financial Synergistics Group, Inc. brochure. You should have received a copy of that brochure. Please contact Matthew Hudack at 949-329-3408, or by email at: [matthew@financialsynergistics.com](mailto:matthew@financialsynergistics.com) if you did not receive Financial Synergistics group, Inc. brochure or if you have any questions about the contents of this supplement. 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.

Additional information about the firm and its investment advisory representatives is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Form ADV Part 2B

Item 2- Education and Business Standards

Matthew Hudack holds a series 63 designation CRD#1569769 and also has his CLU (Chartered Life Underwriter) & CHFC (Chartered Financial Consultant) certifications

Ryland Hudack holds a series 65 designation CRD #6952945

# MATTHEW D. HUDACK , CCO

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## Date of Birth & Educational Background

Matthew D. Hudack was born in 1963. He received his Bachelor of Science, Corporate Finance Portfolio Management from Arizona State University, Tempe, AZ in 1986.

Matthew Hudack also holds his CLU (Chartered Life Underwriter) as well as the ChFC (Chartered Financial Consultant).

## Business Background & Experience

- 08/2019 – Present Financial Synergistics Group, Tustin, CA  
President & Chief Compliance Officer  
Investment Advisor Representative (*Financial Planning Services, only.*)
- 01/2018 – Present Private Management Group, Tustin, CA  
Investment Advisor Representative (*Conducting Solicitor activities, only.*)
- 11/2017 – Present MD Hudack Insurance Services, Inc., Tustin, CA  
Insurance Agent & Owner
- 06/1986 – 12/2017 John Hancock Financial Services, Santa Ana, CA  
Regional Vice President, Life Brokerage

## Disciplinary Information

Financial Synergistics Group is required to disclose all material facts regarding any legal or disciplinary event material to your evaluation of Matthew D. Hudack providing advice to you. Matthew D. Hudack does not have any disciplinary history. There is no legal or disciplinary events material to a client's or prospective client's evaluation of this advisory business. There may be items contained on [www.brokercheck.finra.org](http://www.brokercheck.finra.org) or [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) that you may wish to review and consider in your evaluation of your Investment Advisor Representative's background.

## Other Business Activities

Matthew D. Hudack's owns and operates MD Hudack Insurance Services, Inc.  
Matthew D. Hudack owns Rite Properties, LLC and spends 1 hour per month (non market hours)  
Matthew D. Hudack owns Rite Island Properties, LLC and spends 1 hour per month (non market hours)  
Outside of his activities with Financial Synergistics Group, Mr. Hudack also sells Insurance and Long Term care products.

## Additional Compensation

Matthew D. Hudack does not receive any economic benefit from any person, company, or organization, in exchange for providing clients with advisory services through Financial Synergistics Group. Matthew Hudack may receive compensation from his duties with MD Hudack Insurance Services, Inc.

## Supervision

Financial Synergistics Group takes its compliance and regulatory obligations seriously. Matthew D. Hudack is the President and Chief Compliance Officer of Financial Synergistics Group, a sole proprietorship. As such, he is self-supervising. In his capacity as an Investment Advisor Representative, he is required to abide fully by all applicable federal and state regulations and Financial Synergistics Group's guiding principles as outlined in its written supervisory Policies & Procedures Manual and Code of Ethics (including any updates to them). In conducting his Solicitor activities, he abides by Financial Synergistics Group's Code of Ethics and exercises his fiduciary duty to the prospective investors he introduces to Private Management Group, by acting in each solicited investor's best interest, and by placing their interests first and foremost, always. Matthew Hudacks contact information is 949-329-3408.

## Requirements for State Registered Investment Advisers

This disclosure is required by California securities authorities and is provided for your use in evaluating this Investment Advisor Representative's suitability.



A. Matthew D. Hudack has not been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- a. an investment or an investment-related business or activity;
- b. fraud, false statement(s), or omissions;
- c. theft, embezzlement, or other wrongful taking of property;
- d. bribery, forgery, counterfeiting, or extortion; or
- e. dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- a. an investment or an investment-related business or activity;
- b. fraud, false statement(s), or omissions;
- c. theft, embezzlement, or other wrongful taking of property;
- d. bribery, forgery, counterfeiting, or extortion; or
- e. dishonest, unfair, or unethical practices.

B. Matthew D. Hudack has not been the subject of a bankruptcy petition.

## RYLAND M. HUDACK , Investment Advisor Representative

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### Date of Birth & Educational Background

Ryland M. Hudack was born in 1995. He received his Bachelor of Arts in Economics with a minor in International Studies from Southern Methodist University, Dallas, TX in 2017

### Business Background & Experience

07/2019 – Present Financial Synergistics Group, Tustin, CA  
Investment Advisor Representative (*Financial Planning Services, Only*)

07/2019 – Present MD Hudack Insurance Services, Inc., Tustin, CA  
Insurance Agent

02/2018 – 07/2019 Fisher Investments, Plano, TX  
Investment Consultant

08/2013 – 12/2017 Southern Methodist University, Dallas TX  
College Student

05/2016 – 8/2016 Solve Capital, Irvine, CA  
Summer Internship

05/2015 – 05/2016 Majorca Vineyards, Murrieta, CA  
Vineyard Worker

06/2014 – 04/2015 Unemployed  
Unemployed

05/2014 – 05/2014 John Hancock Life Insurance, Irvine, CA  
Summer Internship

09/2013 – 04/2015 Unemployed  
Unemployed

05/2013 – 08/2013 Prego Ristorante, Irvine, CA  
Waiter

05/2009 – 05/2013 Foothill High School, Tustin, CA  
Student

### Disciplinary Information

Financial Synergistics Group is required to disclose all material facts regarding any legal or disciplinary event material to your evaluation of Ryland M. Hudack providing advice to you. Ryland M. Hudack does not have any disciplinary history. There is no legal or disciplinary events material to a client's or prospective client's evaluation of this advisory business. There may be items contained on [www.brokercheck.finra.org](http://www.brokercheck.finra.org) or [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) that you may wish to review and consider in your evaluation of your Investment Advisor Representative's background.

### Other Business Activities

MD Hudack Insurance Services, Inc. - Employee

### Additional Compensation

Ryland M. Hudack does not receive any economic benefit from any person, company, or organization, in exchange for providing clients with advisory services through Financial Synergistics Group. Ryland Hudack may receive compensation from his duties with MD Hudack Insurance Services, Inc.

### Supervision

Financial Synergistics Group takes its compliance and regulatory obligations seriously. Ryland M. Hudack is the overseen by the President and Chief Compliance Officer of Financial Synergistics Group, Matthew D. Hudack. In his capacity as an Investment Advisor Representative, he is required to abide fully by all applicable federal and state regulations and Financial Synergistics Group's guiding principles as outlined in its written supervisory Policies & Procedures Manual and Code of Ethics (including any updates to them). In conducting his Solicitor activities, he abides by Financial Synergistics Group's Code of

Ethics and exercises his fiduciary duty to the prospective investors he introduces to Private Management Group, by acting in each solicited investor's best interest, and by placing their interests first and foremost, always.

Matthew Hudack's contact information is 949-329-3408.

### Requirements for State Registered Investment Advisers

This disclosure is required by California securities authorities and is provided for your use in evaluating this Investment Advisor Representative's suitability.

A. Ryland M. Hudack has not been involved in any of the events listed below.

1. An award or otherwise being found liable in an arbitration claim alleging damages in excess of \$2,500, involving any of the following:

- a. an investment or an investment-related business or activity;
- b. fraud, false statement(s), or omissions;
- c. theft, embezzlement, or other wrongful taking of property;
- d. bribery, forgery, counterfeiting, or extortion; or
- e. dishonest, unfair, or unethical practices.

2. An award or otherwise being found liable in a civil, self-regulatory organization, or administrative proceeding involving any of the following:

- a. an investment or an investment-related business or activity;
- b. fraud, false statement(s), or omissions;
- c. theft, embezzlement, or other wrongful taking of property;
- d. bribery, forgery, counterfeiting, or extortion; or
- e. dishonest, unfair, or unethical practices.

B. Ryland M. Hudack has not been the subject of a bankruptcy petition.