

Introduction

Our firm, Flynn Zito Capital Management, LLC, is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We are a registered investment adviser that offers investment advisory services, including Comprehensive Wealth Management, Investment Management and Advice Only Financial Planning & Consulting to clients. If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, objectives, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is monitored at least annually, and if necessary, rebalanced to meet your changing needs and goals. We'll offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

We manage accounts on a discretionary basis. If you sign our standard discretion agreement with our firm, we will be allowed to buy and sell investments in your account without asking your permission in advance. However, you have the option to sign a non-discretionary agreement. If you sign a non-discretion agreement, we will only be allowed to buy and sell investments in your account after receiving your permission. If you select non-discretion, you make the ultimate decision regarding the purchase or sale of investments. Any limitations will be described in the signed advisory agreement. We will have discretion or non-discretion until the advisory agreement is terminated by you or our firm.

We do not restrict our advice to limited types of products or investments. Our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us.

Advice Only Financial Planning & Consulting is included in our Comprehensive Wealth Management service for no additional fee. Advice Only Financial Planning & Consulting is also offered as a separate service for a flat or hourly fee. We do not monitor your investments for the Advice Only Financial Planning & Consulting service.

Additional information about our advisory services is located in Item 4 of our Firm Brochure which is located at <https://adviserinfo.sec.gov/firm/brochure/152689>.

Questions to Ask Us: Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education, and other qualifications? What do those qualifications mean?

What fees will I pay?

You will be charged an ongoing annual fee, billed quarterly, based on the value of the assets in your account. Our maximum Investment Management annual fee is 1.65%, and maximum Comprehensive Wealth Management annual fee is 1.75%. Generally, the more assets you have in your advisory account, even at a lower negotiated annual percentage fee, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account. In rare cases, we will agree to have fees directed from a different account of your choosing, or send you invoices rather than automatically deduct our firm's fees from your advisory account.

Our maximum flat fee is \$10,000 and maximum hourly rate is \$750 for our Advice Only Financial Planning & Consulting service. We charge an upfront retainer when you sign an agreement for this service or charge you when we provide a financial plan or consultation.

The broker-dealer that holds your assets may charge you a transaction fee when an investment is bought or sold. Transaction fees will not be charged for most mutual funds and ETFs. Any broker-dealer transaction fees are in addition to our firm's fees for our Investment Management and Comprehensive Wealth Management services.

You may also pay charges imposed by the broker-dealer holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, and exchange traded funds charge additional fees that will reduce the value of your investments over time.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

Additional information about our fees is in Item 5 of our Firm Brochure which is located at <https://adviserinfo.sec.gov/firm/brochure/152689>.

Questions to Ask Us: Help me understand how these fees and costs may affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs and how much will be invested for me?

What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice, we provide you. Here are some examples to help you understand what this means:

Our Financial Professionals are registered representatives of LPL Financial LLC (“LPL”), an SEC registered broker-dealer and investment adviser. Your Financial Professional may offer you brokerage services through LPL or investment advisory services through our Firm. Brokerage services and investment advisory services are different, and the fees we, and LPL, charge for those services are different. It is important that you understand the differences. In particular, your Financial Professional may earn additional transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through LPL. You are encouraged to learn more about LPL by reviewing <https://www.lpl.com/disclosures.html> and having a discussion with your Financial Professional.

Additional information about our conflicts of interest is in Item 10 of our Firm Brochure which is located at <https://adviserinfo.sec.gov/firm/brochure/152689>.

Questions to Ask Us: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client’s needs.

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

Yes, some of our financial professionals have legal and disciplinary history. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask Us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

You can find additional information about our firm’s investment advisory services on the SEC’s website at www.adviserinfo.sec.gov by searching CRD #152689. You may also contact our firm at (516) 746-9000 to request a copy of this relationship summary and other up-to-date information.

Questions to Ask Us: Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?