

FORM CRS – Customer Relationship Summary

Introduction

Bard Financial Services, Inc. (BFS) is registered with the Securities and Exchange Commission (SEC) as an investment adviser offering investment advisory services. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What Investment Services and Advice Can You Provide Me?

Our advisory services include, but are not limited to, discretionary and non-discretionary investment management (including portfolio monitoring, financial counseling, review of accounts, and securities research), third-party advisory services, and retirement plan consulting services. These services are offered to retail investors.

When you use us for advisory services, you will pay an ongoing asset-based fee for our services. As part of these services, we will offer you advice on a regular basis, discuss your investment and overall financial goals, design a strategy to help achieve those goals, and regularly monitor your account, reviewing with you at least annually.

We offer different types of advisory accounts (which include investment monitoring).

For our discretionary accounts, you give us or an investment manager written authority to buy and sell securities, either absolutely or subject to certain restrictions.

For our nondiscretionary accounts, you make the ultimate decision regarding the purchase and/or sale of investments. Investment advice may be provided regarding asset allocation, investment portfolio construction, investment selection, or other services as agreed upon by both parties, and there may be limitations on investment offerings.

Some of our advisory services are sponsored by VISION2020 Wealth Management Corp. (“VISION2020”), our registered investment adviser affiliate. VISION2020 sponsors accounts on the Wealth Management Platform (“WMP”), an investment management program that provides access to multiple investment managers. To use WMP, you will enter into an investment advisory client agreement with VISION2020 and our Firm. VISION2020 has a master agreement with Envestnet Asset Management, which in turn has a separate agreement with each of the investment managers on the WMP.

The advisory services may also have account/investment minimums, which are further detailed in the applicable WMP Brochure. Our investment advice only covers investments that are allowed according to the terms of each advisory program, and other firms could provide advice on a wider range of choices, some of which might have lower costs.

Visit <https://adviserinfo.sec.gov/firm/summary/110017> to see our Form ADV, Part 2A brochure, and other applicable documents.

Here are some questions you might want 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 Fees Will I Pay?

What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

Fees and costs affect the value of your account over time. Please ask us to explain the fees and costs you will incur.

For most advisory services, you will pay a recurring, negotiable fee based on the value of cash and investments in your account. Therefore, the more assets in your account, the more you will pay in fees. If your account value declines, so will your fees. Your fee may also be based, in part, on the services you receive. It is not based on the type of investments we select or recommend to you. The fee reduces the value of your account and will be deducted from your account.

For wrap fee programs, the asset-based fee will include most transaction costs and custody services, and as a result wrap fees may be higher than non-wrap advisory fees. For non-wrap fee programs, there are asset-based fees for investment advice, and separate transaction fees. Some investments (such as mutual funds and variable annuities) impose additional fees which will reduce the value of the investment over time.

For additional details on how fees are calculated, refer to your investment advisory agreement and the disclosures specific to your advisory account.

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.

You might want to ask us - *“Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?”*

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

When we act as your investment advisor, 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. Here are some examples to help you understand what this means: An inherent conflict of interest exists because our financial advisors are compensated for the services they provide. In addition, advisors in our firm have indirect ownership in some financial companies. They may recommend products offered by these companies. This also presents a conflict of interest. You should understand and ask us about such conflicts because they can affect the recommendations and investment advice we provide. You may view our ADV Part 2 at <https://adviserinfo.sec.gov/firm/brochure/110017> for more information.

Our financial advisors may have conflicts of interest beyond those disclosed by us, including the potential to receive loans, expense reimbursement, and incentives for adding assets. They will disclose any material conflicts of interest no later than the time of a recommendation.

You might want to ask us – *“How might your conflicts of interest affect me, and how will you address them?”*

How do your financial advisors make money?

Our financial advisors charge an asset-based (a percentage of account value) fee, which is debited from client accounts. They can offer various types of advisory programs and services, for which their earnings may differ. This presents a conflict of interest. Compensation may also be based on factors such as the amount of client assets our financial advisors service, or revenue generated from those services.

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

No. We have no legal or disciplinary history. Visit Investor.gov/CRS for a free and simple search tool to research us and our advisors.

Additional Information

For additional information about our services, please visit Investor.gov, BrokerCheck (brokercheck.finra.org), our website (BardFinancial.com), and, if applicable, your account agreement. For additional information on advisory services, see our Form ADV brochure on IAPD, or on Investor.gov, and any brochure supplement your financial advisor provides. Additionally, you can request up-to-date information and/or a written copy of Form CRS by calling us at (203) 481-7676.

You Might want 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?”*

To report a problem to the SEC, visit Investor.gov or call the SEC’s toll-free investor assistance line at (800) 732-0330. To report a problem to FINRA, call (301) 590-6500. If you have a problem with your investments, account or financial advisor, contact us in writing at:

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