

**Part 2A of Form ADV: Firm Brochure**

Item 1 – Cover Page



**CHERNOFSKY FINANCIAL**  
REGISTERED INVESTMENT ADVISOR

**Chernofsky Financial, LLC**  
**Registered Investment Advisor**  
**FINRA CRD # 150876**

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August 23, 2017

This Brochure provides information about the qualifications and business practices of Chernofsky Financial, LLC, Registered Investment Advisor (hereafter referred to as Chernofsky Financial, or Advisor). If you have any questions about the contents of this Brochure, please contact us at 360.608.8650, or [diana@chernofskyfinancial.com](mailto:diana@chernofskyfinancial.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.

Chernofsky Financial is a Registered Investment Advisor. Registration of an Investment Advisor does not imply any level of skill or training. The oral and written communications of an Advisor provide information to enable you to determine whether or not to hire or retain an Advisor.

Additional information about Chernofsky Financial is available on the state securities registration site <http://www.nassa.org>.

## Item 2 – Material Changes

This brochure replaces the Brochure published January 18, 2017. This Item will discuss only specific material changes that are made to the Brochure and provide Clients with a summary of such changes. Pursuant to new SEC Rules, we will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. We may further provide other ongoing disclosure information about material changes as necessary. We will further provide you with a new Brochure as necessary based on changes or new information, at any time, without charge.

The material changes in this brochure are the reference to the change in the physical address and telephone number, and updated balance of assets under management.

A copy of our brochure may be requested by contacting Diana Chernofsky at 360.608.8650, or [diana@chernofskyfinancial.com](mailto:diana@chernofskyfinancial.com). Our Brochure is also available on our web site <http://www.chernofskyfinancial.com>.

Additional information about Chernofsky Financial is also available via FINRA's web site <http://www.finra.org>. Diana Chernofsky is the sole registrant of Chernofsky Financial, LLC, Registered Investment Advisor.

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#### Item 4 – Advisory Business

Chernofsky Financial was founded in 2009 by Diana Chernofsky, Investment Advisor Representative and Principal Investment Advisor of the firm. As of 08/23/2017, Chernofsky Financial managed approximately \$3,591,035 in assets on a discretionary basis.

##### Management Services:

Chernofsky Financial manages discretionary and non-discretionary investment accounts for individuals and personal trusts. Chernofsky Financial provides continuous advice to its Clients regarding the investment of their funds based on the individual needs of the Client. Through personal discussions in which goals and objectives based on a Client's particular circumstances are established, Chernofsky Financial develops a Client's personal investment policy and creates and manages a portfolio based on that policy. Account supervision is guided by the stated objectives of the Client.

After a careful analysis of a Client's needs and risk tolerance, Chernofsky Financial will create a portfolio tailored to the individual needs of the Client, comprised of one or all of the following: individual equities, bonds, and exchange traded funds (ETFs). Chernofsky Financial allocates the Client's assets among various investments taking into consideration the overall management style selected by the Client.

Portfolio weighting between funds and market sectors will be determined by each Client's individual needs and circumstances. Clients will have the opportunity to place reasonable restrictions on the types of investments which will be made on the Client's behalf. Clients will retain individual ownership of all securities, held by the firm's custodian, Pershing, LLC.

As detailed below, Clients are charged hourly fees, a project fee, and/or an annual fee debited quarterly, based on a percentage of assets managed.

##### Financial Planning Services:

Chernofsky Financial also provides advice in the form of a Financial Plan. Clients purchasing this service will receive a written report, providing the Client with a detailed financial plan designed to achieve his or her stated financial goals and objectives.

In general, the financial plan may address any or all of the following areas of concern:

- Personal: family records, budgeting, personal liability, estate information and financial goals such as college funding.
- Tax and cash flow: income tax and spending analysis and planning for past, present and future years.
- Death and disability: cash needs at death, income needs of surviving dependents, estate planning and disability income analysis.
- Retirement: analysis of current strategies and investment plans to help the Client achieve his/her retirement goals, including the creation of a future income flow from investments.
- Investments: analysis of investment alternatives and their effect on a Client's portfolio.

Chernofsky Financial gathers required information through in-depth personal interviews. Information gathered includes a Client's current financial status, future dreams and goals, time horizon, employment status, and attitudes towards risk. There is no fee charged during the initial interview and data gathering process, encouraging open communication with full disclosure of important facts in a relaxed, stress-free setting.

Pertinent documents supplied by the Client are carefully reviewed and a written report is prepared. The fee for the financial planning report will vary, based upon the complexity of the Client's needs. Should a Client choose to implement the recommendations contained in the plan, Chernofsky Financial is available for an hourly rate for advice on an "as needed basis," or through ongoing annual management for a fee, based upon a percentage of the Client's assets under management.

Implementation of financial plan recommendations is entirely at the Client's discretion. Financial planning recommendations are not limited to any specific product or service offered by an investment company, broker dealer, or insurance company.

Educational Workshops and Seminars:

Chernofsky Financial provides educational workshops and seminars to help people learn about various financial topics including asset allocation, budgeting, fraud detection, planning for retirement, and other related topics.

## Item 5 – Fees and Compensation

Chernofsky Financial provides financial education to the public without charging a fee.

The specific manner in which fees are charged by Chernofsky Financial is established in each Client's written agreement with the Advisor. Chernofsky Financial collects its fees directly from each Client's account on a quarterly basis. Investment Management fees are assessed in arrears at the beginning of each calendar quarter based upon the market value of the Client's account at the end of the previous quarter.

Clients will pay trading fees, wire transfer fees, and other trade-related fees out of their account. New accounts are charged a prorated fee for the remainder of the quarter in which the account is set up, after trading begins.

A Client agreement may be canceled at any time, by either party, for any reason upon receipt of 10 days prior written notice. In the event of withdrawal of funds or the termination of any account, any fees, or other expenses associated with rebalancing or liquidating the account holdings may be assessed to the Client's account.

Chernofsky Financial's fees are exclusive of commissions paid to Pershing, LLC, transaction fees, bond trading fees, and other related costs and expenses which shall be incurred by the Client. Clients may incur certain charges imposed by custodians, brokers, third party investment and other third parties such as fees charged by managers, custodial fees, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions.

Exchange traded funds also charge internal management fees, which are disclosed in a fund's prospectus and will be discussed with the Client prior to making any investment in either of these investments. These fees will generally include a management fee, other fund expenses, and possibly a distribution fee. If the fund also imposes sales charges, a Client may pay an initial or deferred sales charge. All fees paid to Chernofsky Financial for investment advisory services are separate and distinct from the fees and expenses charged by ETFs to their shareholders.

A Client could invest in an ETF directly, without the services of Advisor. In that case, the Client would not receive the services provided by Advisor which are designed, among other things, to assist the Client in determining which funds are most appropriate to each Client's financial condition and objectives. Accordingly, the Client should review both the fees charged by the funds and the fees charged by Advisor to fully understand the total amount of fees to be paid by the Client and to thereby evaluate the advisory services being provided.

Such charges, fees and commissions are exclusive of and in addition to Chernofsky Financial's fee; Chernofsky Financial does not receive any portion of these commissions, fees, or costs. Fees will be disclosed to a Client upon signing a management contract.

#### Advisory Fees

#### Investment Management Services:

Clients are charged hourly fees, and/or a quarterly fee based on the percentage of a Client's assets that are being managed. The fees are calculated based on the account value on the last trading day of each quarter, (i.e., March 31, June 30, September 30 and December 31), and assessed the next business day, debited directly out of the cash portion of each Client's account. If an agreement is entered into or terminated between billing cycles, there will be a pro-rata fee assessment or refund.

ACCOUNT ASSET VALUE	ANNUALIZED FEE
Up to \$1,000,000	1.0%
Amounts Above \$1,000,000	0.50%

The advisory fee is the only fee paid to Chernofsky Financial. Investment trades placed with custodians holding Client assets are subject to individual fixed transaction costs which are assessed by and for the sole benefit of the custodian. A typical flat fee is charged for a single lot equity purchase while a bond trade tends to have a built-in markup on each purchase as well as a trading commission paid to the bond trading company. Specific fees imposed by the custodians are disclosed by the custodians when Client accounts are established.

The management fee is billed at the beginning of each calendar quarter for the prior quarter in which the Client had securities and/or cash under the Advisor's management, or has agreed to pay for non-discretionary advisory services. No refunds will be given for a period during which services were rendered according to the terms of the Investment Management Agreement.

Any Client who enters into an advisory agreement with Chernofsky Financial has the right to terminate said agreement at any time by providing written notification.

In certain circumstances, the Advisor may choose to reduce or waive fees, either temporarily or permanently.

## Financial Planning

Fees for financial planning services will be charged in either one of, or a combination of, the following two ways:

- As a fixed project fee for a comprehensive Financial Plan, typically \$1,500.00 to \$2,500 depending upon complexity, to include analysis of spending habits, cash flow, retirement goals, future income resources, asset allocation, Social Security planning, and an Investment Policy Statement.
- On an hourly basis, at \$150.00 per hour. An estimate for the total number of hours will be determined at the start of the advisory relationship. Chernofsky Financial's financial planning and/or consulting fee(s) will be determined based on the nature of the services being provided and the complexity of each Client's circumstances. A deposit up to \$500.00 may be requested upon initiation of an hourly contract between Client and Chernofsky Financial. All fees will be agreed upon prior to entering into a contract with any Client.



## Item 6 – Performance-Based Fees

Chernofsky Financial does not charge performance-based fees (fees based on a share of capital gains, or capital appreciation of the assets of a Client). All fees are calculated as described above and are not charged on the basis of income or capital gains.

## Item 7 – Types of Clients

Chernofsky Financial currently manages discretionary investment advisory accounts for individuals and personal trusts, but may in the future manage accounts for corporations, pension plans, estates and charitable foundations and organizations.

Chernofsky Financial generally requires a minimum account size of \$250,000 for Investment Management Services; however, this requirement may be waived under certain circumstances.

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

### Method of Analysis

Chernofsky Financial's security analysis is based on a number of factors including those derived from commercially available software technology, securities rating services, general market and financial information and specific investment analysis that Clients may request. Chernofsky Financial culls research from numerous sources, including newspapers, magazines, newsletters, and conferences, to name a few.

### Investment Strategies

The strategy employed by Chernofsky Financial is one of sector rotation investing. What this means is that Chernofsky Financial uses a "top down" methodology of looking at the global economic, political and investment landscape in order to determine what areas, or sectors, of the market have the greatest opportunity to outperform the overall stock market for a period of time, generally thought to be five to ten years. Chernofsky Financial then invests the majority of its assets in those "core" sectors, and minimizes exposure to those areas it deems to be the weakest sectors. Then, as times and conditions warrant, Chernofsky Financial changes its sector allocations to meet the new circumstances.

Within this sector-based investment strategy, Chernofsky Financial tends to favor established, profitable, market-leading, dividend paying companies because Chernofsky Financial believes that those types of companies may outperform both in good and bad times. Historical evidence suggests that dividends are a very important component of the overall return generated by stocks. In addition, Chernofsky Financial believes very strongly in being tax efficient. Whenever possible, Chernofsky Financial seeks to minimize the taxes paid by its Clients every year. Therefore, it is part of Chernofsky Financial's strategy to hold securities for more than one year in order to capture favorable tax status when those securities are sold. In addition, Chernofsky Financial typically trades infrequently on behalf of its Clients in order to reduce unnecessary trading costs and unfavorable tax consequences.

### Risk of Loss

All investments present the risk of loss of principal – the risk that the value of securities (equities, mutual funds, ETFs and individual bonds), when sold or otherwise disposed of, may be less than the price paid for them. Even when the value of the securities 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. Clients should carefully consider the investment

objectives, risks and expenses of the various securities utilized by Chernofsky Financial. Please contact Chernofsky Financial if you need additional information.

The various securities utilized by Chernofsky Financial may include domestic and international stocks, Exchange Traded Funds (ETFs) and mutual funds, in addition to various fixed income products. The prices of the common or preferred stocks, other securities or commodities, including securities held by mutual funds and ETFs, may decline (and the fund price may in turn decline) in response to certain events taking place around the world, including but not limited to; conditions affecting the general economy; overall market changes; local, regional or global political, social or economic instability; governmental or governmental agency responses to economic conditions; and currency, interest rate and commodity price fluctuations. The return of principal for the bond holdings is not guaranteed. Mutual funds and ETF shares invested in fixed income securities are subject to the same interest rate, inflation and credit risks associated with the underlying bond holdings.

Certain securities utilized by Chernofsky Financial may be international securities or certain exchange traded funds (ETFs) utilized by Chernofsky Financial may contain international securities. Investing outside the United States involves additional risks, such as currency fluctuations, political risk, periods of illiquidity and price volatility, as more fully described in the respective fund's prospectus. These risks may be greater with investments in developing countries.

## Item 9 – Disciplinary Information

Registered Investment Advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Chernofsky Financial or the integrity of Chernofsky Financial’s management.

Neither Diana Chernofsky nor Chernofsky Financial, LLC has ever been the subject of any regulatory or disciplinary action.

## Item 10 – Other Financial Industry Activities and Affiliations

Diana Chernofsky also holds a life and health insurance license in the states of Washington, Oregon, and California. This license allows Diana to help Clients obtain risk management products such as life, long term care, disability, and health insurance to help provide overall protection from financial devastation caused by a catastrophic loss.

If, after careful consideration of features and benefits, a Client chooses to replace or acquire an insurance product, a detailed explanation of product details and benefits will be provided prior to completing an application for said insurance product. Diana will provide a Client with an insurance product *only when the acquisition or replacement of such would be in the Client's best interest.*

Additionally, especially if a Client already has an insurance-based annuity contract that is out of date or has inferior features, Diana may recommend a 1035 exchange of said annuity with a newer annuity that has better features, or a total surrender of the annuity with the proceeds to be used for purchasing securities, *but only when making such a change would be in the Client's best interest.*

No replacement of any insurance or annuity product will ever be recommended if the existing product is equal to, or superior to whatever else may be available.

All insurance-based products include commission payments from the respective carriers, a fact that is disclosed to the Client prior to any discussion of said products.

Conflict of interest is reduced by the full disclosure of commission payments, as well as a complete explanation and comparison of the benefits of each product, and a continued guarantee that Diana Chernofsky and Chernofsky Financial will always honor strict fiduciary guidelines, ensuring that a Client's needs are the only consideration when making any recommendation.

## Item 11- Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading

Chernofsky Financial follows a strict fiduciary standard with a Code of Ethics expressing the firm's commitment to ethical conduct.

Chernofsky Financial's Code of Ethics describes the firm's fiduciary duties and responsibilities to Clients, and sets forth Chernofsky Financial's practice of supervising the personal securities transactions of supervised persons with access to Client information. Individuals associated with Chernofsky Financial may buy or sell securities for their personal accounts identical to or different than those recommended to Clients. It is the expressed policy of Advisor that no person employed by Advisor shall prefer his or her own interest to that of an advisory Client or make personal investment decisions based on the investment decisions of advisory Clients.

Chernofsky Financial requires that all individuals must act in accordance with all applicable Federal and State regulations governing registered investment advisory practices. Chernofsky Financial's Code of Ethics further includes the firm's policy prohibiting the use of material non-public information.

Chernofsky Financial will provide a complete copy of its Code of Ethics to any Client or prospective Client upon request to Diana Chernofsky. From time to time, Chernofsky Financial may purchase or sell for its actively managed accounts, or recommend to its advisory accounts, a security in a company that is concurrently owned by Diana Chernofsky or another family member. Such purchases or sales are based on Diana's analysis of the risk/reward opportunity of the particular security measured against the investment parameters stipulated by the Client in question. Such purchases or sales for a Client of a particular security either precede, or are concurrent with (via a block trade), new transactions on behalf of Chernofsky Financial.

In such circumstances, the affiliated and Client accounts will share commission costs equally and receive securities at a total average price. Chernofsky Financial will retain records of the trade order (specifying each participating account) and its allocation, which will be completed prior to the entry of the aggregated order. Completed orders will be allocated as specified in the initial trade order. Partially filled orders will be allocated on a pro rata basis. Any exceptions will be explained on the Order.

The members of Chernofsky Financial will disclose to Clients any affiliations to any such investment(s) at the time of the solicitation. Additional information about such investments is included in the offering documents and will only be recommended when consistent with the Client's stated investment objectives, tolerance for risk, liquidity and suitability.

Chernofsky Financial will not cross trades between Client accounts. Principal transactions are generally defined as transactions where an Advisor, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to any advisory Client. A principal transaction may also be deemed to have occurred if a security is crossed between an affiliated hedge fund and another Client account.

An agency cross transaction is defined as a transaction where a person acts as an Investment Advisor in relation to a transaction in which the Investment Advisor, or any person controlled by or under common control with the Investment Advisor, acts as broker for both the advisory Client and for another person on the other side of the transaction. Agency cross transactions may arise where an Advisor is dually registered as a broker dealer; Chernofsky Financial is not a broker dealer.



## Item 12 – Brokerage Practices

### Investment Management Services:

Chernofsky Financial may, from time to time, engage in “block” trading, which occurs when a trade is placed for the benefit of more than one Client at a time. Chernofsky Financial will trade in blocks whenever possible and when advantageous to Clients. If such an order is filled, the transaction costs on the trade are shared equally and on a pro-rata basis between all accounts included in any such block. Chernofsky Financial believes that block trades and average pricing results in a more efficient execution at equitable final prices for all accounts than if the trades had been done individually. Chernofsky Financial may aggregate trades for its related persons with Client trades. No advisory Client or Chernofsky Financial-related person will be favored over any other Client; each Client that participates in an aggregated order will participate at the average share price for all of Chernofsky Financial’s transactions in a given block trade on a given business day, with transaction costs shared pro-rata based on each Client's participation in the transaction.

### Financial Planning Services:

Clients have the option of using recommendations made within their planning document through any brokerage firm, or by setting up a brokerage account through Chernofsky Financial with a third-party custodian, Pershing, LLC, having their assets managed by Diana Chernofsky, the firm’s principal.

### Brokerage Practices:

Chernofsky Financial neither selects nor recommends broker-dealers for client transactions, nor accepts any “soft dollar benefit” from any entity or third party.

## Item 13 – Review of Accounts

### Investment Management:

Reviews: Diana Chernofsky, Principal, is the sole person responsible for the regular review of each Client's account. While the accounts are informally monitored on at least a weekly basis, formal reviews are made annually. Factors that may trigger a change in the portfolio include, but are not limited to: changes in the fundamentals of the company, company filings, reports from brokerage firms and key industry analysts, corporate press releases, general market, economic and world conditions, and the particular needs of the Client at a given moment in time.

Reports: Clients of Chernofsky Financial receive an original confirmation from the account custodian following execution of a transaction in their account. Clients also receive statements from the brokerage firm acting as custodian for their account. The Client has access to all information and transactions in their brokerage account through the Internet. Advisor is available to confer with the Client whenever it is reasonably requested.

### Financial Planning Services Clients:

Reviews: These Client accounts will be reviewed as contracted for at the inception of the advisory relationship.

Reports: The Client accounts will receive reports as contracted for at the inception of the advisory relationship.

#### Item 14 – Client Referrals and Other Compensation

Chernofsky Financial does not compensate any person for Client referrals, nor does Chernofsky Financial accept any type of referral fee, including but not limited to gift certificates, gift cards, cash, checks, bartering, or any other type of payment.

## Item 15 – Custody

### Investment Management Services:

Clients should receive, at the minimum, quarterly statements from the custodian, either electronically or through the US mail, depending upon Client's choice. Fee deductions for advisory management will be calculated based upon the percentage stated in the contract, calculated on the account value the last day of the previous quarter. An itemized invoice will be sent to Client concurrently with the occurrence of the fee deduction. Clients are urged to carefully review such statements.

## Item 16 – Investment Discretion

### Investment Management Services:

Chernofsky Financial receives discretionary authority from the Client at the outset of an advisory relationship to select the identity and amount of securities, bonds, or other financial instruments to be bought or sold. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular Client account.

When selecting securities and determining amounts, Chernofsky Financial observes the investment policies, limitations and restrictions of the Clients for which and for whom it advises. Investment guidelines and restrictions must be provided to Chernofsky Financial in writing.

### Non-Discretionary Management:

Assets not held by Pershing, LLC, the Custodian for Chernofsky Financial, may also be a part of a Client's portfolio for which a Client may seek advice or management. An example of this may be in a company-sponsored 401(k), SEP, or other type of asset not available to be held in custody by Pershing, LLC.

## Item 17 – Voting Client Securities

**Proxy Voting:** As a matter of firm policy and practice, Chernofsky Financial does not have any authority to and does not vote proxies on behalf of advisory Clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in Client portfolios. Chernofsky Financial may provide advice to Clients regarding the Clients' voting of proxies.

**Class Actions, Bankruptcies and Other Legal Proceedings:** Clients should note that Chernofsky Financial will neither advise nor act on behalf of the Client in legal proceedings involving companies whose securities are held or previously were held in the Client's account(s), including, but not limited to, the filing of "Proofs of Claim" in class action settlements. If desired, Clients may direct Chernofsky Financial to transmit copies of class action notices to the Client or a third party.

## Item 18 – Financial Information

Registered Investment Advisors are required in this Item to provide you with certain financial information or disclosures about Chernofsky Financial's financial condition. Chernofsky Financial does not have any financial commitment that impairs its ability to meet contractual and fiduciary commitments to its Clients.

Chernofsky Financial does not have any debt, and maintains an amount greater than the minimum net capital required by state regulators.

## Item 19 Requirements for State-Registered Advisors

### Education and Background:

Diana Chernofsky, Investment Adviser Representative, CRPC®, is a graduate of Whittier College, where she earned a bachelor's degree in Environmental Science, with emphases in Biology, Geology, and Chemistry. Her solid background in research and analysis has been extremely useful in the financial planning arena, which has been of keen interest to her since an early age, and in which she has been working since 1999 after passing the Series 6 and 63 financial industry exams.

In 2009 she earned the Chartered Retirement Planning Counselor (CRPC®) designation through the College for Financial Planning, then after passing the Series 65 financial industry exam in 2009 established Chernofsky Financial, LLC, an independent Registered Investment Advisor in the states of Washington and California, FINRA Firm CRD # 150876.

Diana is committed to maintaining a high level of financial planning and management knowledge, and each year completes numerous continuing education courses on financial topics, and attends financial workshops and conferences on a regular basis. Diana attends lectures and classes on many relevant and timely investment topics, and monitors the pulse of financial markets by reading relevant publications.

Diana Chernofsky is also a licensed insurance agent in Washington, Oregon, and California, helping clients manage the risk of financial devastation caused by an unexpected event such as a serious illness, premature death, the need to move into an assisted living or nursing home, or serious health problem. Additionally, when appropriate for the client, Diana may recommend an annuity, which is an insurance product. The insurance companies Diana works with compensate her directly through commissions; the Client is not charged a fee for insurance analyses or services. Diana Chernofsky is a completely independent agent, which allows her the freedom to compare choices from all of the carriers and recommend the best one for each particular client. Approximately 25% of Diana's workload is spent working with insurance products.