Form CRS - Client Relationship Summary

Advisor Financial Services, Inc. **Date:** August 1, 2026

Introduction

Advisor Financial Services, Inc. ("the Firm") is registered with the U.S. Securities and Exchange Commission ("SEC") as an investment adviser. Brokerage and investment advisory services differ, and it is important for you to understand these differences.

Free and simple tools are available 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?

The Firm provides discretionary and non-discretionary investment management services to individuals, trusts, estates, retirement plans, businesses, and charitable organizations.

When you become a client, we discuss your financial circumstances, investment objectives, risk tolerance, tax considerations, liquidity needs, and other information we believe is relevant to managing your portfolio. Based upon those discussions, we recommend an investment strategy tailored to your individual circumstances.

The Firm generally manages accounts on a discretionary basis. This means you authorize us to buy and sell investments for your account without obtaining your approval before each transaction. You may impose reasonable restrictions on our discretionary authority if we agree to them in writing.

The Firm relies upon standardized portfolio models to assist in constructing client portfolios consistent with each client's investment objectives and risk tolerance. Individual portfolios may be modified based upon client-specific circumstances, tax considerations, existing holdings, liquidity needs, or the Chief Compliance Officer's professional judgment.

The Firm may recommend investments, including structured notes, that require substantially more research and ongoing monitoring when the Firm believes those investments are appropriate for the client's objectives and overall investment strategy.

We provide ongoing portfolio monitoring as part of our investment management services and encourage clients to meet with us at least annually, or more frequently if there are significant changes in their financial circumstances or investment objectives.

In addition to our ongoing investment management services, we also offer financial planning, tax planning, and tax preparation services, which are invoiced separately.

As part of our advisory relationship, clients also receive access to several secure online resources at no additional charge. These resources include RightCapital®, an interactive financial planning platform that allows clients to enter, update, review, and monitor their financial plan online; the Advyzon Client

Portal, which provides portfolio reporting, performance information, and account details beyond those contained in standard custodial statements; and a secure client document portal for the electronic exchange and storage of confidential documents. These resources are provided at no additional cost to support ongoing communication, financial planning, portfolio reporting, and the secure exchange of documents throughout the advisory relationship.

Additional information regarding our services is available in Item 4 of our Form ADV Part 2A.

What fees will I pay?

For investment management services, the Firm charges an advisory fee based upon a percentage of the assets under management. With your written authorization, advisory fees are deducted quarterly from your investment account. Because our advisory fee is based upon assets under management, the Firm has a financial incentive to increase the value of your investments over time and to encourage you to increase the assets we manage.

Financial planning and tax services are generally billed separately from investment management services. Financial planning fees may, with your written authorization, be deducted from your investment account or paid directly by you. Tax planning and tax preparation services are billed separately and are not deducted from your investment account.

You may also incur fees and expenses charged by third parties, including mutual fund expenses, exchange-traded fund expenses, custodian fees, transaction costs, and other investment-related expenses. If your portfolio includes structured notes, those investments also include embedded fees and costs that are reflected in the pricing of the investment rather than separately billed to you. These embedded fees and costs may affect the value of a structured note prior to maturity.

You will pay fees and costs whether your investments make or lose money. Fees and costs reduce your investment returns over time. Please be sure you understand the fees and costs you are paying.

Additional information regarding our fees is available in Item 5 of our Form ADV Part 2A.

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 are fiduciaries. This means we must act in your best interest and not place our interests ahead of yours.

Because our advisory fee is based upon assets under management, we have an incentive to encourage you to maintain assets under our management rather than moving assets elsewhere or using them for other purposes.

The Firm also provides financial planning, tax planning, and tax preparation services to certain clients under separate engagements. These services may create a conflict of interest because the Firm has an incentive to develop or maintain broader client relationships. The Firm seeks to manage this conflict by ensuring that investment recommendations are based upon each client's objectives, financial circumstances, and investment needs.

Additional information regarding conflicts of interest is available in Item 12 of our Form ADV Part 2A.

How do your financial professionals make money?

The Firm's financial professional receives a salary from the Firm. Compensation is not based upon commissions, the sale of securities or investment products, or specific investment recommendations.

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

No.

Visit www.Investor.gov/CRS for a free and simple search tool to research the Firm and its financial professional.

Questions You May Wish to Ask

Investment Services

- 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?

Fees

- Help me understand how these fees and costs might affect my investments. If I give you $10,000 to invest, how much will go toward fees and costs, and how much will be invested for me?

Conflicts of Interest

- How might your conflicts of interest affect me, and how will you address them?

Disciplinary History

- As a financial professional, do you have any disciplinary history?
- For what type of conduct?

Additional Information

Additional information regarding the Firm's investment advisory services is available at www.adviserinfo.sec.gov by searching for CRD No. 118537.

You may also contact the Firm at 844-392-3400 to request an updated copy of this Client Relationship Summary or additional information regarding our advisory services.