

**Form CRS – Client Relationship Summary****Nov 15, 2024****Introduction**

Advisor Financial Services is registered with the Securities and Exchange Commission as an investment adviser. We've created this summary to provide you with key information to help you make an informed decision when choosing an investment advisor. Our aim is to clarify the differences between advisory and brokerage services, including their associated fees. To assist you in your research, free and simple tools are available at [www.investor.gov/CRS](http://www.investor.gov/CRS), where you can find educational materials on investment advisers, broker-dealers, and general investing.

**What investment services and advice can you provide me?**

- We provide Tax and Financial Planning advice, along with Investment Management services, to help meet your unique financial goals. When you open an advisory account with us, we'll meet with you to review your current financial situation, resources, goals, and risk tolerance. Based on this understanding, we may recommend a customized investment portfolio that we monitor and, if needed, rebalance at least annually to reflect your evolving needs and objectives. We provide regular advice and will reach out to you at least once a year to discuss your portfolio.
- We generally manage accounts on a discretionary basis. This means that when you open an account with us, you authorize us to make investment decisions—including buying and selling—on your behalf without prior approval for each transaction. This discretionary authority remains in place until either you or our firm terminates the advisory agreement.
- We offer broad, unrestricted investment advice, providing recommendations across a wide range of products and investments. Our firm has no specific requirements for opening or maintaining accounts, allowing clients to engage our services with flexibility and ease.
- We offer Financial Planning and Tax Planning services separately, either for an additional fee or on a subscription basis. Please note that our Financial Planning services do not include ongoing investment monitoring.
- **We welcome the opportunity to discuss any topic in this document with you to provide clarity and help you understand the purpose and principles behind how our firm operates.**

*Additional information about our advisory services is in Item 4 of our Firm Brochure, which is available online at <http://Advisor.org/investments-2/client-docs/>.*

**What fees will I pay?**

- When we manage your investment accounts, we charge a quarterly management fee based on the value of the assets we oversee. Our standard fee ranges from 0.55% to 2.0% annually, depending on the type of investments, the level of management required, the time involved, and the total value of assets in your account. Additional fees may apply for optional services. As your account assets grow, the percentage decreases, though the total fee may increase. This structure provides us with an incentive to grow the assets in your account. Our firm's fees are automatically deducted from your advisory account, reducing your account's value accordingly.
- Our Financial Planning service fees range from \$1,500 to \$5,000, depending on the time and level of service required. These fees can be paid quarterly, and you may authorize us to debit them directly from your investment account for your convenience.
- The broker-dealer that holds your assets may charge a transaction fee when we buy or sell an investment on your behalf, which is separate from our firm's fees for Investment Management services. However, most transactions today are conducted without fees, allowing us to provide cost-efficient service for your portfolio management needs.
- You may also incur charges imposed by the companies or products in which you are invested. For example, mutual funds and exchange-traded funds (ETFs) may charge additional fees that can reduce the overall value of your investments over time. These fees are separate from our firm's advisory fees and are directly tied to the specific investment products you hold.
- You will incur fees and costs regardless of whether your investments gain or lose value, as our compensation is based on the level of responsibility we assume, not the investment performance. These fees and costs will reduce any potential gains you make over time. It is important to fully understand the fees and costs associated with your investments, so you can make informed decisions.

*Additional information about our fees is in Item 5 of our Firm Brochure, which is available online at <http://Advisor.org/investments-2/client-docs/>.*

**Form CRS – Client Relationship Summary (Continued)****Nov 14, 2024**

**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 your fiduciary, meaning we are legally and ethically required to put your interests ahead of our own. Our primary focus is always on you. Since we charge a predetermined fee for our services, the likelihood of a conflict of interest is low. However, it is still important that you understand any potential conflicts that may arise, as they can influence the advice we provide. Here are a few examples to help illustrate this:

- As a fee-only adviser, a potential conflict of interest may arise if we recommend that you keep your assets under our management rather than moving them elsewhere. For example, this could occur if we suggest rolling over an account into one managed by our firm, or if we advise you to leave assets in your account instead of using them to pay down a debt, such as your mortgage. While our recommendations are always made with your best interests in mind, it's important to be aware of how these decisions may affect both your financial strategy and our compensation.
- Our firm receives various support services from our custodian, which may include investment-related research, pricing information, market data, software, and other technology that provides access to your account data. Additionally, we may receive compliance and practice management publications, discounted or free consulting services, and access to conferences, meetings, and educational or social events. We may also receive marketing support, computer hardware/software, and other products that assist with our business operations. While these services are valuable, it's important to note that the receipt of such economic benefits creates a potential conflict of interest, as it may influence our choice of custodian for custody and brokerage services. However, we remain committed to acting in your best interests and providing impartial advice.

*Additional information about our conflicts of interest is in Item 10 of our Firm Brochure, which is available online at <http://Advisor.org/investments-2/client-docs/>*

**How do your financial professionals make money?**

Our financial professionals are compensated with a salary, along with additional compensation that is tied to the revenue our firm generates from advisory services. This structure ensures that our professionals are incentivized to contribute to the growth and success of the firm while aligning their interests with the overall performance of the advisory services provided to clients.

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

Our firm and financial professionals have no legal or disciplinary history to disclose. We are required to inform you of this. For more information, you can visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS), where you can use a free and simple search tool to research our firm and professionals.

**Additional Information**

You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching our CRD #118537. You may also contact our firm at 844-392-3400 to request a copy of this relationship summary and other up-to-date information.

**Here are Some Sample 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?
- 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?
- How might your conflicts of interest affect me, and how will you address them?
- As a financial professional, do you have any disciplinary history?
- For what type of conduct?
- 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?