



Client Relationship Summary

1. Introduction Upright Financial Corporation (“UFC” or “We”) is registered with the Securities and Exchange Commission (SEC) as an Investment Adviser under the Investment Company Act of 1940. The brokerage and investment advisory services and fees differ and that it is important for you, the retailer investor, to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

2. Description of Services UFC provides both Comprehensive Financial Planning and Portfolio Management services for private clients and companies through a Full Trading Authorization and/or a Limited Power of Attorney.

Client accounts are monitored and reviewed on a regular basis at least quarterly. The review can include an analysis of suitability, assets allocation, diversification, change in account values and growth potential of underlying portfolio holdings.

Clients will receive written communication from UFC semi-annually regarding market commentary, model/portfolio performance, and investment strategies among other things.

UFC accepts full discretionary authority to manage a portfolio of securities on behalf of our clients. Our clients sign either a limited or full power of attorney, subject to brokerage rules, to authorize UFC to transact in their accounts. UFC does not have the authority to make withdrawals or deposits to clients’ accounts.

UFC’s minimum account balance asset requirement for new clients is \$250,000. There are no ongoing contribution requirements. UFC may make an exception to the above requirements at its sole discretion.

For additional information, please see Form ADV, Part 2A brochure (Items 4 and 7 of Part 2A).

Conversation Starter:	<ul style="list-style-type: none"> 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 these qualifications mean?
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What fees will I pay?

3. Fees, Costs, Conflicts, and Standard of Conduct

Our fee schedule for Portfolio Management is as follows:

- Initial Setup Fee: 2% of the initial investment value. When additional funds are transferred to the portfolio managed by UFC, there is a one-time 2% charge for the additional investment value.
- Assets Management Fee: There are three brackets of the management fees pertaining to the portfolio categories. These are semi-annual fees. You may be able to obtain this similar service at a lower cost from other investment Advisors.
 - Pure stock portfolio: 1.5% semi-annual
 - Mix portfolio (stock & mutual fund): 1.25% semi-annual
 - Pure mutual fund portfolio: 1% semi-annual
- Performance-Based Fee: If the client is qualified for the SEC Rule 205-3 (i.e. managing \$1 M of a client’s assets or reasonably believes that a client has a net worth of at least \$2.1 M) or foreign investor and the net annual return exceeds 23% at the end of the calendar year, then UFC will share 30% of the profit portion in excess of the 23% returns.

Our fee schedule for Financial Planning Service is as follows:

Financial Planning Service— Financial planning includes six areas -- investment planning, college planning, tax planning, protection planning, retirement planning, and estate planning. If a client chooses more than two areas of financial planning services, an optional discount package fee is also available. Financial planning fee charged by UFC excludes any supplementary legal or accounting fees which might be incurred by clients as a result of implementing recommendations of Client's financial plan. Clients shall work with their attorneys or accountants for the applicable services and fees.

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. The more assets there are in your advisory account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account. To avoid any potential conflict of interest, please make sure you understand what fees and costs you are paying.

For additional information, please see Form ADV, Part 2A brochure Item 5.

Conversation Starter:	<ul style="list-style-type: none">• <i>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?</i>
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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 is an example to help you understand what this means.

Upright Funds are proprietary products managed by our firm. According to the prospectus of Upright Funds, no sales charge is applied to the existing assets management clients if additional fund is transferred to the account later on. Also, UFC does not charge the assets management fee for those assets under Upright Funds Management.

For additional information, please see Form ADV, Part 2A brochure Items 10 and 11.

Conversation Starter:	<ul style="list-style-type: none">• <i>How might your conflicts of interest affect me, and how will you address them?</i>
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How do your financial professionals make money?

Our financial professionals are compensated based on the amount of client assets they service, the time and complexity required to meet a client's financial planning needs, and discounted product sales commissions if applicable. For additional information, please see Form ADV, Part 2A brochure Item 5.

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

4. Disciplinary History Yes. You may visit Investor.gov/CRS for a free and simple search tool to research UFC or our financial professionals.

Conversation Starter:	<ul style="list-style-type: none">• <i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i>
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For additional information about our services, please contact us at 349 Ridgedale Avenue, East Hanover, NJ, 07936, Email: uprightcorp@gmail.com If you would like additional, up-to-date information or a copy of this disclosure, please call (973)533-1818.

Conversation Starter:	<ul style="list-style-type: none">• <i>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?</i>
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