

Revision Date: March 22, 2024

Level Financial Advisors, Inc.

Client Relationship Summary (CRS)

SEC Registered Advisor: 801-15900

This is a regulatory document required by the SEC

Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS) which also provides educational materials about broker-dealers, investment advisors, and investing.



Key Questions to Ask

“Given my financial situation, should I choose an investment advisory service? Why or why not?”

“How will you choose investments that you recommend for me?”

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

“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 happens to my fee if I terminate our advisory relationship?”

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Is an investment advisory account right for me?

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you.

We are an investment advisor and provide advisory accounts and financial services. We are not a brokerage firm. This document gives you a summary of the types of services we provide and how we charge for those services. Please ask us for more information. We've included some **key questions to ask** in the left margin.

What investment services and advice can you provide me?

- If you open an advisory account, you will pay an on-going, asset-based fee at the beginning of each quarter for our services, based on the value of the cash and investments in your advisory account(s).
- We will offer you financial planning and investment advice. We will discuss your investment goals, design a strategy to achieve your goals, and regularly monitor your portfolio. We will contact you regularly to discuss your plan and portfolio.
- You can choose an account that allows us to buy and sell investments without asking you in advance (typically called a “discretionary account”) or we may provide recommendations and then you decide what investments to buy and sell (a “non-discretionary account”).
- Our investment advice will cover a wide selection of investments, but not all. Other firms might be able to provide advice on a wider range of choices, some of which could have lower or higher costs.

What fees will I pay?

- In most cases, the amount paid to our firm does not vary based on the type of investments we select on your behalf. Our fees are automatically withdrawn from your accounts and will reduce their value. For some accounts (e.g. CD's) we charge a lower fee.
- Some investments (such as mutual funds) impose additional fees that will reduce the value of your investment over time.
- The amount you pay will depend on the services you receive and/or your total assets. You might pay a transaction fee when we buy and sell an investment for you.
- The more assets you have in an advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. You pay our fee quarterly, even if we do not buy or sell assets. If your portfolio decreases in value, you pay less. If it increases, you pay more.
- As further disclosed on Part 2A of our Form ADV, a client's cash positions (money markets, etc.) shall be included as part of assets under management for purposes of determining our advisory 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. Please make sure you understand what fees and costs you are paying.

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Key Questions to Ask

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

“Do your advisors have an incentive to sell me something that is not in my best interest?”

“As a financial advisor, do you have any disciplinary history and if so, for what type of conduct?”

“Who is my primary contact person?”

“Who can I talk to if I have concerns about how my advisor is treating 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 are required, by law, 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 inherent conflicts. You should understand and ask us about these conflicts because they have the potential to affect the investment advice we provide you. Examples of conflicts of interest can be found in rollover recommendations, the types of investments we choose, and even the recommendation for you to hire us.

How do your financial professionals make money?

- Our financial advisors are paid a base salary and an additional quarterly profit-sharing payment.
- Profit sharing is based on a percentage of the revenue we collect on your accounts.
- Our advisors **do not** receive additional compensation for choosing one asset over another.
- Our advisors **do not receive commissions** and are not rewarded for making trades or transactions.
- Our advisors do not receive compensation for new business development, complexity of client relationships, or length of client relationship.
- Our advisors' quarterly payments decrease if clients terminate their relationship with us and we provide a refund to the client.
- The company regularly provides, to all employees, a discretionary bonus, typically at the end of the year, for outstanding performance.

Do your advisors have legal or disciplinary history?

Firm - No, Financial Professionals, Yes. Investors can always research and verify advisor disciplinary history by visiting [Investor.gov/CRS](https://investor.gov/CRS) - a free and simple search tool.

Where can I go for more detailed information?

[levelFA.com](https://levelfa.com)

- Includes links to all our disclosures and company information.

Level's Chief Compliance and Cybersecurity Officer:

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Key Disclosures & Information

- <https://levelfa.com/disclosure/>
- <https://levelfa.com/wp-content/uploads/2020/06/Level-FA-Form-CRS.pdf>
- <https://levelfa.com/privacy-policy/>
- [Investor.gov/CRS](https://investor.gov/CRS)

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