

# Millenia Financial Partners, LLC

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## Form ADV Part 3 – Client Relationship Summary

Date: June 30, 2025

Millenia Financial Partners, LLC (referred to as “we” or “us”) is registered with the U.S. Securities and Exchange Commission (SEC) as an investment adviser. We feel that it is important for you, the *retail investor*, to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

We provide portfolio management services and can provide continuous or non-continuous management and monitoring of client accounts on a discretionary or non-discretionary basis. When managing your portfolio, we generally provide advice on stocks, bonds, mutual funds, and cash/CDs. We limit the types of investments since not every type of investment vehicle is needed to create an appropriate portfolio.

- If you grant us discretionary authority, we will buy and sell investments in your account without asking for your approval of the transaction in advance. You may limit our discretion, such as imposing reasonable restrictions on investing in certain securities or industry sectors.
- If you have a non-discretionary account, you are required to preapprove each investment transaction that we recommend.

### ► 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 these qualifications mean?*

### What fees will I pay?

For our portfolio management services, we require a minimum investment of \$50,000. We reserve the right to make exceptions to this minimum. The fee is calculated based upon a percentage of assets under management and is billed quarterly in arrears according to the fee schedule below. You pay this fee even we don't buy or sell investments in your account(s).

Market Value of Assets Managed	Annual Fee
Up to \$100,000	1.35%
Over \$100,000	1.00%

### Other Fees and Costs

Depending on the type of account and/or type of investment purchased, you may pay a transaction fee when we buy and sell an investment for you and you may also pay fees to a broker-dealer or bank that will hold your assets). In addition to our portfolio management fee, you may also incur charges for management and operating expenses of mutual funds and ETFs, wire transfer fees, and interest charges on margin loans or securities backed lines of credit. We do not receive any portion of these fees.

### Additional Information

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.

### ► QUESTION TO ASK US:

- *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?*

More detailed information about our fees and the costs your account may incur can be found in our [Part 2 Brochure](#). If viewing a paper version of this form, please visit <https://adviserinfo.sec.gov/firm/summary/110832> for a link to this document.

## 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 are some examples to help you understand what this means:

1. The more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase my fee.
2. If I recommend that you roll over your retirement plan assets into an account to be managed by us, we will earn an advisory fee on the rolled over assets.
3. The minimum investment size is negotiable under certain circumstances and at my discretion. Should we agree to waive this minimum, we would receive less compensation for services provided. Therefore, we have a disincentive to waive this minimum.

### ► QUESTION TO ASK US:

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

More detailed information about our conflicts of interest can be found in our [Part 2 Brochure](#). If viewing a paper version of this form, please visit <https://adviserinfo.sec.gov/firm/summary/110832> for a link to this document.

## How do your financial professionals make money?

As an independent firm and being the sole owner, our income is directly correlated to the firm's net income. As an investment adviser, I am legally required to act in your best interest and do not put my interests ahead of your own. I have systems in place to mitigate conflicts of interest, including systems to review whether a recommendation is in your best interest. Millenia Financial Partners, LLC is an independent fee-based investment adviser. The firm is not a broker-dealer, and our investment professional is not a registered representative of a broker-dealer. Therefore, we do not provide brokerage services and do not receive any commissions or compensation from any investment product vendors.

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

**No.** Visit [Investor.gov/CRS](https://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

### ► QUESTION TO ASK US:

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

## Additional Information

For additional information on Millenia Financial Partners, LLC's advisory services, you may access our [Part 2 Brochure](#). If viewing a paper version of this form, please visit <https://adviserinfo.sec.gov/firm/summary/110832> for a link to this document. If you have any questions, need additional information or want another copy of this Client Relationship Summary, you may contact me at (908) 268-5550.

### ► QUESTION TO ASK US:

- *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?*