

### Introduction

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Sprinkle Financial Consultants is registered as an investment adviser with the U.S. Securities and Exchange Commission. Because Investment Advisory Services and Brokerage fees differ, it is important to understand the differences. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://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?

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We offer investment advisory services to retail and institutional clients. **Accounts:** We service retail nonqualified and qualified accounts as well as institutional accounts. **Investments:** We use mutual funds, exchange traded funds, stocks, bonds and alternative investments to construct portfolios.

**Monitoring:** We monitor portfolios and securities in accounts on an ongoing basis. We communicate frequently and also offer to meet at least annually, at our clients' discretion. **Investment Authority:** Our services are provided in perpetuity, on a discretionary basis. We execute investment recommendations and specific transactions, in accordance with our clients' investment objectives, without prior approval. Our engagement will continue unless our clients notify us otherwise, in writing. **Limited Investment Offerings:** We do not offer any proprietary products, nor do we offer a strictly limited menu of products or types of investments. **Account Minimums and Other Requirements:** We require an account minimum of \$1,000,000 in order to establish a relationship, although this may be negotiable under certain circumstances.

For more detailed information on our relationships and services, please see Item 4 – Advisory Services and Item 7 – Types of Clients of our Form ADV Part 2A.

#### Conversation Starters

- *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?

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We charge an ongoing asset-based fee, which is collected at the close of each quarter. The fee is calculated as a percentage of the value of the account[s] that we manage. Our fee increases as the value of the account(s) that we manage increases. However, as the value of the account(s) that we manage increases, the graduated fee that we charge as a percentage of assets decreases at various breakpoints. **Conflicts of Interest:** Because our fee increases as the value of the account(s) that we manage increases, there is an incentive for us to encourage clients to add to account(s) that we manage. **Other Fees and Costs:** In addition to our advisory fee, other investment costs include the fees charged by the various investment products held in our clients' account(s), and commissions and transaction fees charged by custodians. In addition to an asset-based advisory fee, we offer investment consulting services. Consulting services are project based, negotiated in advance, calculated at an hourly or fixed cost, and are billed separately from the quarterly advisory fee.

***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.***

For more detailed information regarding our fees, please see Item 5 – Fees and Compensation of our Form ADV Part 2A, as well as our quarterly invoice.

#### Conversation Starters

- *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 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 the best interest of our clients, as a fiduciary, which means placing the interest of our clients ahead of ours. At the same time, our fees reduce the value of clients' accounts, creating a conflict of interest. Clients should understand all conflicts, and are encouraged to ask questions, because conflicts could affect the advice we provide. Examples of conflicts include the selection of a custodian and rolling over a retirement account. We will recommend that clients open accounts with specific custodians with which we have an institutional relationship and receive economic benefits, such as receiving products and/or services at a reduced cost. Ultimately, however, our clients make the decision regarding the custody of their account(s). Selecting a different custodian may reduce the quality of service, and/or the benefit of lower costs which we have negotiated with a preferred custodian(s). We have a financial incentive to recommend that clients roll retirement plan assets into an account that we manage. We seek to educate clients on options, including advantages and disadvantages, as well as potential cost differences associated with each choice, so that clients may decide what is in their best interest.

For more detailed information regarding conflicts of interest, please see Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A.

### **Conversation Starters**

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

### ***How Do Your Financial Professionals Make Money?***

Our financial professionals are compensated based on an agreed upon annual salary and/or a discretionary bonus. Our principals earn a percentage of profits earned by the firm as a whole. This incentivizes us to increase assets across all client accounts, through market performance and new business.

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

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No. You can visit [www.investor.gov](http://www.investor.gov) for a free and simple search tool to research our firm and our financial professionals.

### **Conversation Starters**

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

### **Additional Information**

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You can find additional information regarding our investment advisory services by visiting [www.sec.gov/check-your-investment-professional](http://www.sec.gov/check-your-investment-professional), and searching with our CRD #: 112227. You can request up to date information and a copy of our client relationship summary by contacting us at [scott@sprinklefinancial.com](mailto:scott@sprinklefinancial.com), [sean@sprinklefinancial.com](mailto:sean@sprinklefinancial.com), [arin@sprinklefinancial.com](mailto:arin@sprinklefinancial.com), or [stan@sprinklefinancial.com](mailto:stan@sprinklefinancial.com) or (303) 297-2185.

### **Conversation Starters**

- *Who is my primary contact person? Is he or she a representative of an investment adviser? Who can I talk to if I have concerns about how this person is treating me?*