

*Form ADV Part 3: Relationship Summary
Crow Financial Advisors Ltd Co
February 2022*

Introduction

Crow Financial Advisors is an investment adviser registered with the U.S. Securities and Exchange Commission. We offer our clients individual portfolio management services. Clients should understand that the services we provide and fees we charge are different than those of a broker-dealer, and it is important to understand the difference between the two. Free and simple tools are available to research firms and financial professional at <https://www.investor.gov/CRS>, which also provides educational materials about investment advisers, broker-dealers and investing.

What Investment Services and Advice Can You Provide Me?

Description of Services: We offer individual portfolio management and financial advisory services to retail investors. Individual portfolio management services are provided by one or more of our investment adviser representatives who are responsible for all investment decisions in the management of your account(s) based on the individual needs of the client. We will discuss your investment goals and design a strategy based on your circumstances and needs to try and achieve your investment goals. During our data-gathering process, we will determine your individual objectives, time horizons, risk tolerance and liquidity needs. We will continuously monitor your account(s) when providing individual portfolio management services and make changes as necessary. Portfolio management services are provided on a discretionary basis, meaning we have the authority to determine the type and amount of securities that are bought or sold for your portfolio without obtaining your consent for each transaction. For more information about investment authority, please see **Item 16 of our Form ADV Part 2A**.

Account & Fee Minimums: Crow Financial Advisors has no minimum account size requirements to open an account managed by us.

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?

Description of Principal Fees & Costs: Fees charges for our portfolio management advisory services are charged based on a percentage of assets under management, billed in advance on a quarterly basis, and calculated based on the value of your account on the first day of the quarter. Because our fee is based upon the value of your account, we have an incentive to grow and increase the assets in your account. You may also be charged custodial fees and trading expenses by the securities we invest in within your account. We can charge an hourly fee for financial consultation for non-advisory clients.

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 investment over time. Please make sure you understand what fees and costs you are paying. For more information about the fees we charge and other fees and expenses you may incur, please see **Item 5 of Form ADV Part 2A**.

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?

Standard of Conduct: 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. Another example of a conflict of interest is employees of Crow Financial Advisors may buy or sell securities that are recommended to clients, following the guidelines stated in **Item 11 of our ADV Part 2A**.

Additional Information: For more information about our conflicts of interest and the ways we are compensated, please see **Items 5, 10, 12 and 14 of our 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?

Description of Compensation: We are compensated based on the value of assets in your account. This creates a conflict of interest as it gives us an incentive to recommend you invest more in your account with us due to the potential for increased compensation. We do not receive commissions, bonuses, or other incentives.

Do You or Your Financial Professionals Have Legal or Disciplinary History?

No. You can look up more information about us and our investment adviser representatives at <https://www.investor.gov/CRS>

Conversation Starters: As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information About Crow Financial Advisors

Additional information about us can be found at <https://www.crowfa.com>. You can also find our disclosure brochures and other information about us at <https://www.adviserinfo.sec.gov/firm/summary/114077>. If you have any questions, we can be reached by phone at 1-505-243-2281.

Conversation Starters: Who is my primary contact person? Who can I talk to if I have concerns about how this person is treating me?