

### What you should know...

There are different ways you can get help with your investments, and we may not be your best option. Kurtin Financial Advisers, LLC is registered with the Securities and Exchange Commission (SEC) as an investment advisor, and provides advisory accounts and services, rather than brokerage accounts and services. Services and fees differ between brokerage and investment advisor firms – this is important. Free and simple tools are available to you at [Investor.gov/CRS](https://www.investor.gov/CRS) which also provides educational materials about broker-dealers, investment advisors, and investing.

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

Conversation Starters. Ask us:

Given my financial situation, should I choose an investment advisory service? Why or why not?  
How will you choose investments to recommend for me?  
What is your relevant experience, including your licenses, education and other qualifications?  
What do these qualifications mean?

We will offer you advice on a regular basis, discuss your investment goals, design tactics and strategy which can help achieve your goals, monitor your securities daily, and manage your portfolio as needed. We will contact you, as you like, to discuss your portfolios and be available always at a fiduciary standard of care and loyalty.

Our services relate to “discretionary accounts” for retail investors allowing us to buy/sell investments designed to achieve your goals without asking you in advance of each specific change. We do not typically accept a “non-discretionary account” requiring your approval of each trade, but do not have other requirements such as minimum account size in order to work for a client. Each potential account is judged comprehensively. For added information, please also see pages 4 - 7 of our Form ADV Part 2A.

### What fees will I pay?

Conversation Starters. 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?

If you open an advisory account, you will pay an asset-based fee at the end of each month, based on the value of cash and investments in your account. Our fee may vary for each client, generally due to the nature of the management service and size of your portfolio. That monthly fee is paid from your account balance each month based on account size rather than trading activity or transactions. With the fee based on asset size, there may be incentive for the firm to grow or increase the assets in your accounts.

You could pay a transaction or brokerage fee when we buy or sell a security for you (if the brokerage firm charges for transactions). If your portfolio already holds a mutual fund, that mutual fund will charge additional fees (if we keep that fund), which reduces the value of your investment over time.

Last, you could pay a fee to a bank that will hold your portfolio assets in safekeeping (called “custody”). In certain cases, we may pay that fee for you. We do not charge maintenance or add-on fees, or have wrap fees, annuities or mutual funds; we have no products. There also is no initial immediate cost to open an account unless otherwise mutually agreed upon.

Please know that 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. Be certain you understand what fees and costs you are paying. It is wise to minimize such costs and avoid any added layers of fees in any investment arrangement. For additional information, please see page 7 of our Form ADV Part 2A.

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?

Conversation Starters. Ask us:

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

When we act as your investment advisor, 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.

We do not offer proprietary products, we never receive any third-party payments, and have no revenue sharing. We are held to the highest standards of care and integrity on an ongoing basis in our entire advisory relationship with you. If our interests were to conflict with your interests, we would be required to eliminate such a conflict and clearly describe it, so that you could decide whether or not to agree to any conflict. One possible conflict could involve a member of the Kurtin family trading in a security personally while similar trades were occurring in your account. If that conflict were about to occur, we have a process to mitigate any favoritism, but it remains important to note that a conflict of interest can seemingly occur in various ways. For additional information, please see page 11 of our Form ADV Part 2A.

How do your financial professionals make money?

Any employee of the firm is paid on a straight hourly basis with no variable factors or incentives. There is no incentive to steer you towards some sort of product or pre-arranged offering, we don't buy or sell investments from you or to you, and we do not trade with you... we are a money manager buying and selling securities for you on the open market for settlement into your portfolio held in safe-keeping at a separate custodian.

Do your financial professionals have legal or disciplinary history?

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

Additional information...

Conversation Starters. Ask us:

As a financial professional, do you have any disciplinary history? For what type of conduct? Who is my primary contact person? Is he or she a representative of an investment-advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me? How should I interpret historical performance records? How is tax info handled? ...and so on.

For additional information about our services, please read our Form ADV Part 2 – in its entirety. For updates, further details for retail investors, or another copy of this relationship summary, please call us at 214-891-0399 or by mail at 4233 Colgate Avenue, Dallas TX 75225 or visit [Investor.gov/CRS](http://Investor.gov/CRS).