



Item 1. Introduction

Feb, 2022

Warren Financial is a Registered Investment Adviser registered with the Securities and Exchange Commission as an investment advisor (not a broker). Investment services and fees differ and it is important to understand the differences. You should know that free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

In a brokerage account, the relationship between the client and the financial consultant is centered on transactions. In an investment advisory account, on the other hand, the relationship between the client and the financial consultant is centered on advice. Therefore, a client pays a single fee based on the value of assets in the account, which compensates the firm for: more-comprehensive initial client assessment, ongoing investment advice, ongoing monitoring of the account, financial planning, the cost of any transactions that may be effected, and for certain responsibilities and risks in connection with being a statutory fiduciary

Item 2. Relationships and Services. What investment services and advice can you provide me?

Warren Financial provides the following investment advisory services to investors, both retail and non-retail.

- Access to a Warren Financial advisor for personal service and financial advice
- Comprehensive financial planning;
- Review of suitability
- Portfolio management services for retail and non-retail customers. Portfolio management is included in our base price (since it is not outsourced to an investment management company you may save money).
 - Includes constant monitoring of the client's portfolio with the objective to help the client reach their investment goals. Monitoring is limited by the number of clients and the number of Warren Financial portfolio managers. Monitoring is made possible by utilizing sophisticated software.
 - Investment authority: the client grants the registered investment advisor "discretionary" authority to make trades in the client's accounts. There are no limitations on "discretionary" authority. As a discretionary account, the financial consultant is not required to contact the client prior to each transaction.
 - Warren Financial offers a wide variety of investments to customers. Warren Financial does not collect commissions and does not "sell" any product created by an insurance company. Warren Financial creates portfolios primarily of stocks, ETFs, a few mutual funds (zero commission), and bonds. Warren Financial provides alternative investments to high net worth clients.
 - Warren Financial does not require any account minimum size of assets or investment amount
- Other Services: Monthly account statements; Performance reporting; Execution of transactions; Delivery of required documents such as mutual fund prospectuses and proxy mailings; Administration of requests for reasonable restrictions on the management of accounts; Investment Policy Statement (IPS) Preparation; Investment Policy Statement (IPS) Review; Investment Policy Statement Monitoring; Search and evaluation of investment alternatives

Additional Information: For more information, please refer to Form ADV, Part 2A brochure, Items 4 and 7.

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?

Item 3. Fees, Costs, Conflicts, and Standard of Conduct. What fees will I pay?

Warren Financial customers are part of a wrap fee program such that Warren Financial (and not the customer) pays any fees that might ordinarily be charged by a broker for account setup and maintenance, as well as transaction fees, and therefore, fees might be higher than an asset-based advisory-only fee.

	<u>Portfolio</u>	<u>Fixed Income Ladders</u>	<u>CD Ladders</u>
Amounts greater than \$1,000,000	0.60%/yr = 0.15%/qtr	.60%/yr = 0.15%/qtr	.25%/yr = 0.0625%/qtr
First \$1,000,000	2.00%/yr = 0.5%/qtr	.60%/yr = 0.15%/qtr	.25%/yr = 0.0625%/qtr



Asset based fees are calculated (Mar 31, Jun 30, Sep 30, Dec 31) and assessed (early Apr, July, Oct, and Jan) on a quarterly basis. Asset-based advisory fees are designed to better align a financial consultant's interests with those of his or her client. 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 information refer to ADV, Part 2A brochure, items 5A., 5B., 5C., and 5D.

Conversation Starter: 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?

Standard of Conduct: 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.

- a) Proprietary Products: Please be aware that Warren Financial does not sell any proprietary products.
- b) Third-Party Payments: Warren Financial does not take any fee or payment from any third party
- c) Revenue Sharing: Warren Financial does not receive any revenue share from any third party.
- d) Principal Trading: Warren Financial has no principal trading fees.
- e) Asset Based fees: Since Warren Financial does receive asset based fees, there is an incentive to recommend that client's add more money to their accounts.

Conversation Starter: How might your conflicts of interest affect me, and how will you address them?
More information: Please refer to ADV, Part 2A Brochure

How do your financial professionals make money? Our financial professionals are compensated solely through payroll cash payments based on a revenue sharing model with Warren Financial. This model of compensation encourages the advisor to carefully service their existing client base because a lost client means lost revenue and lost income to the advisor. Alternatively, new clients bring new revenue and increased income to the advisor. But also growing an existing client's portfolio not only creates a bigger portfolio for the client, but it also means more revenue and higher income.

Item 4. Disciplinary History: Do you or your financial professionals have legal or disciplinary history?

No. Please visit Investor.gov/CRS for free and simple search tools to research financial companies such as Warren Financial, and financial professionals.

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

Item 5. Additional Information

The retail investor can find additional information about Warren Financial services in our SEC required information. Warren Financial sends out our required information regularly, and provides it at the beginning of every advisor/client relationship. In addition, you may request a copy of this relationship summary. **To request a free copy of this relationship summary, please call 610-363-2000 and ask Karen Copeland.**

Conversation Starter: 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?