

## **Form Customer Relationship Summary**

### **Item 1: Introduction.**

Vantage Financial Partners Limited, Inc. is registered with the United States Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/ CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers and investing.

### **Item 2: What investment services and advice can you provide to me?**

Vantage Financial Partners provides investment advisory services to retail investors. The principal service we offer is investment advisory services, while also providing different levels of financial planning services. Investment advisory services are made available on a wrap fee program basis. We tailor your investment advisory services to your goals, objectives, investment time horizon and risk tolerance, as well as your core financial-related values. We provide investment advisory services through asset and sector allocation, and for portfolios under \$500,000 we utilize a model-based strategy. Actively managed accounts are monitored on a continuous basis, and our wealth advisors will annually review investment advisory accounts with clients. The frequency and content of financial planning client reviews are dependent upon the level of service for each client.

We provide investment advisory services on a discretionary basis pursuant to authority granted to us in your client agreement. Pursuant to this discretionary authority we are authorized to determine which securities are bought and sold, the total amount to be bought and sold, and the costs at which transactions will be affected. However, there are certain clients for which we provide investment advisory services on a non-discretionary basis, including financial planning only clients. We do not limit the provision of investment advisory services or financial planning services to proprietary products. In addition, we generally do not limit the types of investments we utilize for clients, but consistently utilize individual equity securities, mutual funds, exchange traded funds, corporate bonds, government securities and occasionally alternative products. We generally impose an account minimum of \$250,000 for new clients. Regardless, we reserve the right to accept or decline a potential client for any reason in our sole discretion.

For additional information, please refer to our [Form ADV Part 2A Brochure](#), especially Item 4 Advisory Business, Item 7 Types of Clients and Item 13 Review of Accounts and our [Form ADV Part 2A Appendix 1 Wrap Fee Program Brochure](#), especially Item 4 Services Fees and Compensation, Item 5 Account Requirements and Types of Clients and Item 9 Additional Information – Review of Accounts. (see links at the bottom of page 2).

### **Questions to Ask Us:**

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

### **Item 3 (part 1): What fees will I pay?**

For investment advisory services we charged an asset-based wrap program fee, which is billed on a quarterly basis. For an asset-based fee, the more assets that are in a client's advisory account, the more a client will pay in fees. Therefore, we may have an incentive to encourage clients to increase the assets in his or her account. Asset based wrap program fees will include most transaction costs and fees to the broker-dealer that has custody of the client's assets, and therefore are often higher than a typical asset-based advisory fee. For financial planning services we charge a fixed fee, which is billed monthly or quarterly, or may also charge an hourly based fee that is billed upon completion of the engagement.



In addition to our asset-based wrap program fee you will be responsible for other fees and expenses, such as fees/ expenses charged by any mutual fund, exchange traded fund and any taxes or fees required by federal or state law, as well as commission and transaction fees for any transactions executed away from the wrap fee program broker-dealer.

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 additional information, our see Item 5 Fees and Compensation of our [Form ADV Part 2A Brochure](#) and see Item 4 Services, Fees and Compensation of our [Form ADV Part 2A Appendix 1 Wrap Fee Program Brochure](#) (see links below).

**Question to Ask Us:**

- Help me to 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?

**Item 3 (part 2): 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 advisor, we must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice, we provide to you. As an example, we receive various benefits and services from the custodian that we recommend to you. For additional information, please refer to our [Form ADV Part 2A Brochure](#), specifically Item 12 Brokerage Practices (see link below).

**Question to Ask Us:**

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

**Item 3 (part 3): How do your financial professionals make money?**

Our financial professionals are paid pursuant to a combination of salary and a bonus structure. The salary and bonus structure takes into consideration factors such as the amount of client assets they service, new clients obtained and/ or an increase in client assets supervised by the professional, and the revenue the firm earns from the financial professional's advisory services recommendations.

**Item 4: Do you or your financial professionals have a legal or disciplinary history?**

Yes. You can visit [Investor.gov/ CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Questions to Ask Us:**

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

**Item 5: Additional Information**

For additional information about our investment advisory services and to request a copy of our Form CRS, please contact Andy Warning, Chief Compliance Officer at 513-832-5463 or [andy.warning@dinsmorecomplianceservices.com](mailto:andy.warning@dinsmorecomplianceservices.com).

**Questions 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 a person is treating me?

Visit [vantagefinancial.com/ client](http://vantagefinancial.com/client) to review and obtain a copy of our Firm Disclosures: [Form ADV Part 2A](#) and [Wrap Fee Program Brochure](#)