

Shea Financial Advisors
CLIENT RELATIONSHIP SUMMARY v. May 14, 2025

This is the Client Relationship Summary for Shea Financial Advisors an SEC-Registered Investment Adviser. Brokerage and Investment Advisory services and fees differ, and it is important that you understand those differences.

Free and simple tools are available to you to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

The investment advisory services we provide are: a comprehensive service that combines financial planning and portfolio management services; standalone, limited scope financial planning; standalone portfolio management; and, the selection of other advisers. We also provide tax preparation services as a part of our comprehensive services.

Our comprehensive service and standalone portfolio management services provide continuous monitoring of your investments. When we select other advisers for you, their disclosure documents will explain whether they provide continuous monitoring of your investments. We do not monitor your investments in our standalone, limited scope financial planning service.

For clients who choose our comprehensive and standalone portfolio management services, we take discretionary authority in your account, which allows us to buy and sell investments in your account without asking you in advance. You can impose reasonable restrictions on the discretionary authority you provide. When we select other advisers for you, their disclosure documents will explain the type of discretion that they take in your account. We do not place trades on behalf of standalone, limited scope financial planning service clients.

We do not have minimum account sizes or investment amounts.

For more information, please review our disclosure brochure, which is available [here](#).

Ask us: Given my financial situation, should I choose an investment advisor 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?

You will pay a fixed annual fee in quarterly installments, in advance, based on the scope of the services that you receive and the complexity of your situation for our ongoing comprehensive service. You will pay either an hourly fee or a fixed fee payable half at the beginning of the engagement and the remainder at the conclusion of the engagement for our standalone, limited scope financial planning service. We charge a percentage of assets under management payable quarterly, in advance, for our standalone portfolio management services. You should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account. You will also incur other fees including brokerage fees and commissions, management fees for mutual funds and ETFs, custodian fees, retirement account annual fees, trade ticket charges, or banking fees in connection with an investment account and the securities in the account; we do not receive any of these fees.

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

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what fees and costs you are paying. For more information, please review our disclosure brochure, which is available [here](#).

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?

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.

While we work to minimize conflicts with clients simply setting a fee for our services creates a conflict; it incentivizes us to charge you more rather than less for our services.

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

For more information, please review our disclosure brochure, which is available [here](#).

How do your financial professionals make money?

Our firm's only compensation comes from our advisory fees. Shea Financial Advisors is organized as a sole proprietorship, and the owner is compensated as such. Our firm's other investment adviser representative is compensated in accordance with the assets that he manages. No one at the firm – other than as described – is compensated based upon the time and complexity required to meet a client's needs; the product sold (i.e., differential compensation); or product sales commissions.

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

No; however, Investor.gov/CRS has a free and simple search tool that allows you to research your financial professionals.

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

You can find more information about our investment advisory services [here](#). **You can also contact us at (203)966-9651 if you have any questions or to request a copy of the relationship summary.**

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 this person is treating me?