

SFC Financial, LLC
Form CRS Customer Relationship Summary, June 10, 2020

Introduction

SFC Financial, LLC is registered with the 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. The SEC offers free and simple tools to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs) which also provides information tailored to educate retail investors about financial professionals. Throughout this document, you will find "conversation starters", these are questions you may want to ask your financial professional in connection with the services you are seeking.

Relationships and Services

What investment services and advice can you provide me?

Our firm offers investment advisory services based on the individual need of our clients. Through personal discussions in which goals and objectives based on a client's particular circumstances are established, we develop a client's personal investment allocation and create and monitor a portfolio based on that allocation. Account supervision is guided by the client's stated objectives (i.e., maximum capital appreciation, growth, income, or growth and income), as well as tax consideration. We manage these advisory accounts on a non-discretionary basis.

Our firm also provides Financial Planning, Retirement Planning and Estate Planning services to clients, however, unless we are engaged to provide investment advisory services, we do not monitor the client accounts.

For additional information including minimum investment amounts, please see

<https://www.adviserinfo.sec.gov/firm/brochure/129817> for our Form ADV, 2A brochure (Items 4 and 7 of Part 2A).

Conversation starters. Ask your financial professional:

- 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?*

Fees, Costs, Conflicts and Standard of Conflict

What fees will I pay?

Our standard advisory fees are based on a percentage of assets under our management (asset-based fees) and are payable quarterly. The more assets there are in your account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account. Clients generally bear trading costs and fees (payable to broker-dealers), if any. The maximum fee is 1% annually, however, as the amount of investable assets increase the management fee may be lowered. This is at the sole discretion of Adviser. On a case-by-case basis, the annual fee for Portfolio Management Services can be charged as a fixed fee.

There are no other fees or costs related to our services.

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 investments over time. Please make sure you understand what fees and costs you are paying.

For more detailed information about our fees and costs please review our Form ADV, Part 2A brochure (specifically Items 5 and 6.) which can be found at <https://www.adviserinfo.sec.gov/firm/brochure/129817>

Conversation starters. Ask your financial professional:

– 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 can create 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 is an example to help you understand what this means.

- Advisers may recommend insurance products to clients and receive normal and insurance commissions if insurance products and services are purchased through insurance companies and/or agencies with which these individuals are appointed or registered. Thus, a potential conflict of interest exists between the interests of these individuals and those clients, creating an incentive for them to recommend insurance products and services based on the additional compensation received, rather than on a client's needs alone. However, clients are under no obligation to act upon any recommendations of these individuals or to effect any transaction through them if they decide to follow the recommendations. Any and all clients have the option to purchase insurance products recommend through other insurance companies not affiliated with our firm or its employees.

Additional information:

For more detailed information about our fees and costs please review our Form ADV, Part 2A brochure (specifically Items 5 and 6.) which can be found at <https://www.adviserinfo.sec.gov/firm/brochure/129817>.

Conversation starters. Ask your financial professional:

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

Financial Professionals Compensation

How do your financial professionals make money?

We pay advisors who manage your accounts a base salary and a potential annual bonus.

Disciplinary History

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

Our firm has no disciplinary history. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters. Ask your financial professional:

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

Additional Information

You can find additional information about our services and request a copy of the relationship summary by visiting SFCFIN.com; emailing at kcoplen@swinkcpas.com or calling us at 314-842-2001.

Conversation starters. Ask your financial professional:

– 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?