

October 28, 2022

Client Relationship Summary for UNFCU Advisors LLC

Item 1: Introduction

UNFCU Advisors LLC (UNFCUA), a wholly-owned subsidiary of the United Nations Federal Credit Union, is an investment adviser registered with the U.S. Securities and Exchange Commission. Investment advisers and broker-dealers offer different services and charge different fees, and it is important for you to understand the differences. Free and simple online tools on the SEC's investor education website can help you understand those differences and allow you to research firms and financial professionals ([Investor.gov/CRS](https://www.investor.gov/crs)). You can also find out more information about us by visiting www.adviserinfo.sec.gov.

Item 2: Our Services

What investment services and advice can you provide me?

We provide investment advisory services which include discretionary investment management services and investment consulting services to existing clients. When we manage your assets on a discretionary basis, we have the authority to make investment decisions on your behalf without notifying you in advance. We primarily allocate client assets among fixed-income products. As part of our discretionary investment management services, we monitor your investments on an ongoing basis and conduct account reviews at least once a year. We do not impose a minimum portfolio size or minimum fee to manage your accounts. With respect to our investment consulting services, we provide investment recommendations to our clients who are free to accept or reject our recommendations. Recommendations are principally made with respect to annuity products. For those clients to whom UNFCU Advisors provides investment consulting services, reviews are conducted on an as needed basis. We are not accepting new investment management or investment consulting clients at this time. For more information about our services, review Item 4 of our disclosure brochure which can be found at www.adviserinfo.sec.gov.

Conversation Starters: Questions to Ask About Our Services

- 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 and Expenses, Legal Obligations, Conflicts of Interest

What fees and expenses will I pay?

For discretionary investment management services, we charge a flat nominal annual fee, payable in advance. For our investment consulting services, we do not charge clients any fees at this time.

In addition to the fees we charge, other firms will also charge you fees and expenses in connection with the services we provide to you. These include brokerage commissions and other transaction costs, fees charged by independent managers, fees charged by asset management platform providers, custodial fees, charges imposed directly by a mutual fund or ETF in the account as disclosed in the fund's prospectus (e.g., fund management fees and other fund expenses), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. 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.

October 28, 2022

Please make sure you understand what fees and expenses you are paying. For more information about the fees and expenses you could pay in connection with our services, review Item 5 of our disclosure brochure which can be found at www.adviserinfo.sec.gov.

Conversation Starters: Questions to Ask About Our Fees

- How will the fees and expenses I incur affect my investments?
- If I give you \$10,000 to invest, how much of it will be used to cover fees and expenses? How much of it 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. We cannot put our interest ahead of yours. At the same time, the way we are being compensated 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. Visit www.adviserinfo.sec.gov for more information about the conflicts we face when rendering services to you.

Conversation Starters: Questions to Ask About Conflicts of Interest

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

How do your financial professionals make money?

We compensate our financial professionals by providing them with a salary and incentive compensation based on overall employee performance.

Item 4: Disciplinary History

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

No. To learn more about our investment professionals, please visit the free and simple online search tool available at Investor.gov/CRS.

Conversation Starters: Questions to Ask About Our Disciplinary History

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

Item 5: Additional Information

Visit www.adviserinfo.sec.gov for more information about our services and fees. To request a copy of our relationship summary, please email advisors@unfcu.com or call us at +1 212 324 3900.

Conversation Starters: Questions to Ask About Contacting Us

- Who is my primary contact person? Is he or she a representative of UNFCU Advisors, CuFi, or both?
- Who can I talk to if I have concerns about the firm or the services I'm receiving?