TRAVER FINANCIAL CONSULTING NETWORK, PA

FORM CRS — CLIENT RELATIONSHIP SUMMARY

September 3, 2026

Traver Financial Consulting Network, PA ("Traver Financial" or "we") is registered with the U.S. Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand those differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We offer investment management, financial planning, and retirement plan consulting services to retail investors. For investment management clients, we develop a portfolio based on your objectives, time horizon, risk tolerance, financial circumstances, and reasonable investment restrictions. Portfolios may include stocks, bonds, exchange-traded funds, mutual funds, options, cash, and other public or private investments. We do not sponsor or participate in wrap fee programs.

Monitoring. We monitor investment management accounts on an ongoing basis and review accounts at least annually and more frequently when circumstances warrant. Financial plans are reviewed as agreed with the client or when material changes occur.

Investment authority. We generally manage investment accounts on a discretionary basis. This means we may buy and sell investments without asking you in advance, subject to your investment objectives and reasonable written restrictions. You make the ultimate decisions about whether to implement financial planning recommendations outside a managed account.

Investment limitations and account minimums. We do not limit our advice to proprietary products or a narrow menu of investments, and we do not require a minimum account balance.

For additional information, see Items 4 and 7 of our Form ADV Part 2A brochure, available through Investment Adviser Public Disclosure at adviserinfo.sec.gov using CRD No. 139459.

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?*

What fees will I pay?

For investment management, we charge an annual asset-based fee that is billed quarterly in advance or arrears, as stated in your advisory agreement. Our standard annual fee schedule is 1.50% on assets up to $1,500,000; 0.95% from $1,500,001 to $1,750,000; 0.85% from $1,750,001 to $2,000,000; and 0.65% on assets over $2,000,000. Fees are negotiable in our discretion. The more assets in your advisory account, the more you will pay us, which creates an incentive for us to encourage you to increase the assets we manage.

You may also pay third-party fees and expenses, including brokerage and transaction charges, custodian or account fees, trade-away fees, and fees and expenses charged by mutual funds, exchange-traded funds, variable annuities, and other investment products. We do not receive these product-level 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 what fees and costs you are paying.

For additional information, see Item 5 of our Form ADV Part 2A brochure.

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?*

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.

Asset-based fees. Because our fee increases as the assets we manage increase, we have an incentive to encourage you to add assets to your account and not to withdraw or transfer assets.

Custodian benefits. We recommend Charles Schwab & Co., Inc. as qualified custodian. Schwab provides us with institutional brokerage, technology, research, account information, trading, fee-deduction, recordkeeping, and practice-management services that we might otherwise have to purchase. These benefits create an incentive to recommend Schwab rather than another custodian based solely on your interests. We address this conflict by periodically evaluating the reasonableness of Schwab's services and costs and by seeking best execution for client transactions.

Personal trading. Our personnel may invest in the same securities we recommend to clients. This creates a risk that personnel could benefit at a client's expense. Our Code of Ethics requires reporting and review of personal securities transactions and places client interests first.

For additional information about our conflicts of interest, see Items 5, 11, and 12 of our Form ADV Part 2A brochure.

Conversation Starter

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

How do your financial professionals make money?

Our financial professionals are compensated by the Firm. Compensation may be based on the amount of client assets they service and the advisory revenue the Firm earns from the accounts they manage. This creates an incentive to retain and increase the assets they service. Our financial professionals do not receive commissions from the sale of securities or investment products.

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

Yes. Traver Financial and J. Michael Traver disclose a 2014 Florida Office of Financial Regulation matter involving advisory agreements, itemized fee invoices, and custody safeguards. The matter was resolved by a Stipulation and Consent Agreement and an $8,500 administrative fine, without admitting or denying the allegations. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter

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

Additional Information

For additional information about our investment advisory services, review our Form ADV Part 2A brochure at adviserinfo.sec.gov using CRD No. 139459. To request up-to-date information or a copy of this relationship summary, call us at (917) 576-0308 or write to Traver Financial Consulting Network, PA, 9040 Town Center Parkway, Lakewood Ranch, Florida 34202.

Conversation Starters

- *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?*