

Introduction

Our firm, Acumen Financial Advisors, LLC, is an investment adviser registered with the Securities and Exchange Commission. Fees for brokerage and investment advisory services differ among broker-dealers and investment advisers and we feel that it is important that you understand the differences, to help determine which types of accounts and investments are right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS which also provides educational materials about broker-dealers, investment advisers and investing.

What investment services and advice can you provide me?

We are a registered investment adviser that offers investment advisory services to our clients. Our advisory services include Comprehensive Portfolio Management, Asset Management, Retirement Plan Consulting Services and Comprehensive Financial Planning. If you open an advisory account with our firm, we will meet with you to understand your current financial situation, existing resources, goals and risk tolerance. Based on what we learn, we will recommend a portfolio of investments that is monitored on a regular basis, and if necessary, will be re-balanced to meet your changing needs, stated goals and objections. We will offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

In your investment advisory agreement with us, you retain discretion to determine the investments to buy and sell in your account, which means you will make the ultimate decision regarding the investments purchased and sold in your account. Any limitations will be further described in our signed advisory agreement.

We do not restrict our advice to limited types of products or investments.

Financial Planning and Consulting is also offered as a separate service for an additional flat fee and/or hourly rate.

You are encouraged to ask us questions including the following to help you better understand 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?

Additional information about our advisory services that is located within Items 4 and 7 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/152748>.

What fees will I pay?

You will be charged an ongoing quarterly or monthly fee based on the value of your investments in your account. Our Asset Management maximum annual fee is 2.50%. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. Our fees vary and are negotiable. The amount you will pay will depend, for example, on the services you receive and the amount of assets in your account. We charge a percentage of assets under management for portfolio management services. These fees are assessed on a quarterly basis, in advance. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account.

The maximum flat fee for Comprehensive Financial Planning Services is \$10,000 and/or a pre-determined hourly rate based on the scope of work.

In addition to our fees, you may incur additional fees and costs related to the investments in your account, such as custodian fees, account maintenance fees, transaction costs, surrender charges, wire transfer and electronic fund fees, internal management fees of mutual funds and variable annuities, and other product related fees such as redemption fees.

You will pay fees and costs whether or not you make 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.

You are encouraged to ask us questions including the following to help you better understand the impact of fees and costs on investments: *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?*

Additional information about our fees that is located within Item 5 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/152748>.

What are your legal obligations to me when acting as my investment adviser?

How else does your firm make money and what conflicts of interests do you have?

When we act as your investment adviser, we must act in your best interest, never putting our interests ahead of yours. We are fiduciaries to you, which means we are required to act in your best interest throughout our entire advisory relationship. At the same time, the way we make money creates some conflicts with your investment interests. You should understand and ask us about these conflicts because they can affect the investment advice, we provide you with. Here are some examples to help you understand what this means.

Our firm's financial professionals include licensed insurance agents who sell insurance products for a commission. They have an incentive to recommend insurance products to you to increase their compensation.

Our firm's financial professionals are also registered representatives of a broker dealer. This is a conflict of interest because they receive additional compensation for providing broker dealer services to you.

You are encouraged to ask us questions including the following to help you better understand our conflicts of interest: *How might your conflicts of interest affect me, and how will you address them?*

Additional information about our conflicts of interest that is located within Items 10, 11 and 12 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/152748>.

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client's needs.

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

No, please visit www.investor.gov/CRS for a free and simple search tool to research our firm and your financial professional.

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD # 152748. You may also contact Debbie Futterer at 952-521-1625 to request a copy of this relationship summary and other up-to-date information.