

**Core Financial Partners, Inc.**  
**Client Relationship Summary (Form CRS) – 3-27-2024**

**Introduction**

Core Financial Partners, Inc. (“Core Financial” the “Firm,” “us,” “we,”), is a registered Investment Adviser with the Securities and Exchange Commission (“SEC”). *Our services and fees differ from that of a registered Broker Dealer and it is important for the retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://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?**

Core Financial provides discretionary asset management to retail clients. When you grant us discretionary authority, you allow us the authority to determine the investments to trade in your account on an ongoing basis. Our Asset Management services are provided through our wrap fee program, therefore, we do not manage wrap fee accounts in a different fashion than non-wrap fee accounts. We work with each client to understand their financial situation and risk appetite to tailor a portfolio allocation that meets their objectives Client portfolios generally consist of, but not limited to, stocks, bonds, mutual funds, direct investments in real estate or businesses and limited partnerships (some of which we have an interest in). Each client has the opportunity to place reasonable restrictions on the types of investments to be held in the portfolio. For certain asset management clients, we will also recommend a third-party manager to manage a portion of the client’s portfolio. We also offer financial planning and consulting services, although this can be offered independently of our asset management services. Financial Planning clients do not have their accounts reviewed unless requested, Asset Management clients have their accounts reviewed at least quarterly. We generally require a minimum client balance across all accounts of \$500,000 for our asset management which is not negotiable and would be required throughout the course of the client’s relationship with our firm. However, we negotiate the minimum account balance at our discretion.

*For additional information, please see Core Financial’s [ADV 2A](#), Item 4 concerning the advisory services we offer, Item 7 for the types of clients we serve and our [Wrap Fee Program Brochure](#).*

**Questions to ask us: Given my financial situation, should I choose an investment advisory service? If so, why? 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 Conduct - What fees will I pay?**

We charge a flat fee for financial planning and consulting services. The total estimated fee, as well as the ultimate fee that we charge you, is based on the scope and complexity of our engagement with you. Flat fees generally range from \$1,800 to \$50,000. Our hourly rate is \$450 and is used for the purposes of calculating pro-rated flat fees in the case of termination. Fees for financial planning and consulting services are paid either monthly or semi-annually in advance. For Asset Management services, our fees range from 0.60% to 1.00% of the assets under management. Asset management fees are billed on a pro-rata annualized basis monthly in advance based on the value of your account on the last day of the previous month.

As our Asset Management services are offered through a wrap fee program, our clients pay a specified fee for investment advisory services and the execution of transactions. The advisory services include portfolio management and advice concerning selection of other advisers, and the fee is not based directly upon transactions in your account. Your fee is bundled with our costs for executing transactions in your account(s). This results in a higher advisory fee to you. By participating in a wrap fee program, you could end up paying more or less than you would through a non-wrap fee program where a lower advisory fee is charged, but trade execution costs are passed directly through to you by the executing broker. You will still also pay some or all of the following additional fees outside of the wrap fee program: custodial fees, mutual fund or ETF fees, and third-party manager fees.

It is also important to note that performance fees can be charged for certain private funds in which an affiliated person of ours is the General Partner. However, when allocating client assets to our affiliated Counterpoint Mutual Funds, Core Financial will reduce the advisory fee by any fees received from the funds.

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 about our fees, please see Core Financial's [ADV Part 2A](#), Item 5 and Item 6 as well as our [Wrap Fee Program Brochure](#).

**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.

Core Financial's owner is also a principal owner of KoBre Holdings, LLC and Jett Ventures, LLC, which are California exempt reporting advisers; and CounterPoint Mutual Funds, LLC, which is an SEC-registered investment adviser (collectively, the "affiliates"). Certain Core Financial employees provide services to the affiliates. As such, certain of Core Financial's employees spend time during the day providing services to the affiliates. To address these conflicts, we have policies and procedures in place to make sure that you are treated fairly among our other clients.

We can allocate client assets to mutual funds managed by our affiliates which is a conflict of interest due to the receipt of fees by a related party. This conflict is mitigated by reducing the amount of fees charged to any client assets allocated to the affiliated funds by the amount of any fees received from the fund by the related party.

For additional details with respect to our potential conflicts of interest with retail clients and our adoption of a code addressing our fiduciary duty to our clients, please see our [ADV Part 2A](#), Item 10 and Item 11, respectively.

**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 with salary and discretionary bonuses. Some financial professionals receive commissions for recommending certain insurance products. As has been relayed above, an affiliated person of ours has an ownership interest in a number of investments we utilize in client portfolios and is compensated as such. Any additional compensation that may be received will be disclosed to you prior to purchase and/or investment or prior to the receipt of any additional compensation.

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

No. Please go to [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research Core Financial and our financial professionals.

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

Additional information about Core Financial, our fiduciary duty to clients and the services we offer is provided in our ADV 2A available at <https://adviserinfo.sec.gov/firm/summary/155205>. You can request a copy of these forms as well as Form CRS and up-to-date information about us by calling Andre Hadzi-Pavlovic at 310-450-6004.