

**MARCH 2024: FORM CRS (CLIENT RELATIONSHIP SUMMARY)  
SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH CHRISTIAN INVESTMENT ADVISORS, INC.  
D.B.A CHRISTIAN FINANCIAL ADVISORS**

Christian Investment Advisors, Inc. d/b/a Christian Financial Advisors is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is essential for you to understand these differences. Free and simple tools are available to research firms and our financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

**ITEM 2 – RELATIONSHIPS AND SERVICES**

**WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?**

Our Firm offers investment advisory services to retail investors on a discretionary basis including fee-based investment management, financial planning services, and consulting services. Our Firm monitors your investment advisory accounts, and specific investments within your accounts, on an ongoing basis to align with your investment goals. This service is included as part of our Firm's standard advisory services. In a discretionary account, you have granted written investment authority to our Financial Professionals to execute purchase and sell orders in your advisory accounts without consulting with you first. You may limit our discretion, such as by imposing reasonable restrictions on investing in certain securities or groups of securities. Our Firm generally imposes a minimum portfolio size of \$5,000 for establishing a relationship.

**QUESTIONS TO 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?

**FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 4, 7, 13 AND 16**

**ITEM 3 – FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT**

**WHAT FEES WILL I PAY?**

Our Firm receives an investment management fee as compensation for providing investment advisory services for your account(s). This investment management fee includes investment management supervision, financial planning services (for households with over \$300,000 under management), investment advice, trade entry, and other account maintenance and/or service activities. For households with under \$300,000 in assets under management, our Financial Planning fee starts at \$125 per hour up to \$350 per hour, depending on the advisor. Our investment advisory fees for new clients range from 0.30%- 1% annually depending on assets under management. Breakpoints for management fees are given at \$1,000,000, \$2,000,000 and again at \$5,000,000. There is an optional financial planning subscription service that is available for up to \$500 per month depending on the scope of services required. This fee is negotiable. These advisory fees are billed in advance and on a quarterly basis. You will pay our advisory fee even if there is no trading activity in your account. As a fiduciary, our Firm has an incentive to increase the asset value in your account(s). 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.

The custodian may charge additional transaction costs, custodial fees, redemption fees, retirement plan fees, or administrative fees, and will be disclosed ahead of time. Management Fees and custodial costs may reduce what you make on your investments over time compared to doing it yourself. Please make sure you understand what fees and costs you are paying.

**QUESTIONS TO 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?

**FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5**

**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. Asset-based fees present a conflict because our Firm is incentivized by encouraging you to invest additional funds in your advisory accounts. Asset-based fee compensation also poses a conflict. Examples of possible conflicts of interests: a) Advising you to roll over a 401(k) balance, when equivalent and less costly options are available if funds are left with the employer's fund manager. b) Advising you to not purchase a brand-new vehicle thus diminishing assets. Lastly, some of the products, services, and other benefits provided by your custodians are used in servicing all of our Firm's advisory accounts and therefore may not directly benefit your advisory account. If you have questions about whether any of these situations could apply to your investments, ask your Financial Professional.*

**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

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

**FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5, 10, 11, AND 14**

**HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

Our financial professionals are compensated in cash through salary and bonus. Bonuses are discretionary and reflect the overall success of the firm and the individual and may be based on a percentage of revenue determined by the investment management fees as described above in the Item 3 Fee section. Some of our Financial Professionals are insurance licensed and receive commissions, trails, or other compensation from the respective insurance companies as a result of effecting insurance transactions. However, you have the right to decide whether to act on the recommendation. We recognize our duty to place your interests first and have established policies in this regard to avoid any conflicts of interest. While some of our Firm's Financial Professionals are engaged in outside business activities, we are required to disclose material outside business activities and any conflict it may pose to you. Our Firm supervises the business activities of our Financial Professionals through our compliance program. All Financial Professionals are required to follow a Code of Conduct to mitigate any conflicts to you.

**ITEM 4 – DISCIPLINARY HISTORY**

**DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

Yes. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

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

**FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 9**

**ADDITIONAL INFORMATION**

For additional information about our investment advisory services visit the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Our firm's IARD number is: 165811 You may also contact us directly for up-to-date information and to request a copy of the relationship summary at: 830-609-6986.

**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

- Who is my primary contact person?
- Is he or she an investment adviser or a representative of a broker-dealer?
- Who can I talk to if I have concerns about how this person is treating me?

**MATERIAL CHANGES SINCE LAST FILING**

Since our last filing dated April 2023, the firm added clarify language about the source of potential bonuses for financial professionals.