

Client Relationship Summary
Byrne Financial Freedom, LLC (CRD# 167893)

Introduction

Our firm, Byrne Financial Freedom, LLC, is registered as an investment adviser with the U.S. Securities and Exchange Commission. Brokerage and investment advisory services and fees differ on a per case basis and it is important for you to understand these 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.

Relationships and Services

What investment services and advice can you provide me?

Services: We offer investment advisory services to retail investors. These services include wealth management, which is a combination of financial planning and investment management. Our advisory services are offered under a wrap fee program, which incorporates most costs associated with securities transactions and advisory services.

We work closely with you to identify your investment goals and objectives, as well as risk tolerance and financial situation to develop an investment approach that is personalized to you.

Accounts, Investments, and Monitoring: We provide services to individual, joint, retirement, trust, custodial, and estate accounts. We primarily use mutual funds, exchange-traded funds ("ETFs"), stocks, bonds, options, margins, and/or real estate investment trusts ("REITs") when constructing portfolios. We do not make available or offer advice with respect to proprietary products or a limited menu of products or investment types. As part of our services, we monitor portfolios and securities in accounts on a regular and continuous basis. We also meet and discuss with you at least annually, or more frequently, depending on your needs.

Investment Authority: We provide our services on a perpetual and discretionary basis. We execute investment recommendations in advisory accounts without specific approval per transaction. This allows us to make timely investment decisions in accordance with your financial plan. Our engagement will continue until you notify us otherwise in writing. We manage many accounts, which may receive different prices when buying or selling securities.

Account Minimums & Other Requirements: We do not require an account or relationship size minimum to open/maintain an account or establish a relationship.

Additional Information: For more detailed information on our relationships and services, please see Item 4 – Advisory Services, Item 13 – Review of Accounts and Item 7 – Types of Clients of our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#).

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?*

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Asset-Based Fees: Our asset-based fees for wealth management range from 0.25% up to 2.50% annually. This fee is collected on a quarterly basis and calculated as a percentage of the value of the cash and investments in your account[s] that we manage. This presents a conflict of interest as we are financially incentivized to encourage you to place more assets in your advisory account as you will pay more in advisory fees.

Other Fees & Costs: In addition to our advisory fee, you may also be responsible for third party manager and/or platform fees, custody fees, account administrative fees, and expenses related to mutual funds and exchange-traded funds. The variation in these potential costs are dependent on your specific financial plan and will be openly discussed at the onset of a relationship. As your investment adviser, it is our responsibility to ensure that fees and costs do not unnecessarily erode your investment returns.

Additional Information: You will pay fees and costs whether you make or lose money on your investments. All fees and costs associated with investing have an impact on your investment performance. Please make sure that you understand the importance of the fees and costs associated with your investments. For more detailed information on our fees, please see Item 5 – Fees and Compensation of our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#).

Conversation Starters: *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?*

March 27, 2023

**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 must act in your best interest and never put our interests ahead of yours. Naturally, the revenue that we earn is a product of the recommendations that we make. This provides the potential for a conflict of interests; however, we pride ourselves on doing the right thing by our clients, regardless of our compensation. Whenever we make an investment recommendation, you should feel comfortable when asking us about the fees and costs that are associated with the recommendation. Also, feel free to ask us about alternative strategies that may hold different fee and compensation structures. Here is an example to help you understand what this means.

Our Financial Professionals are registered representatives of LPL Financial LLC ("LPL"), an SEC registered broker-dealer and investment adviser. Your Financial Professional may offer you brokerage services through LPL or investment advisory services through our Firm. Brokerage services and investment advisory services are different, and the fees we, and LPL, charge for those services are different. It is important that you understand the differences. In particular, your Financial Professional may earn additional transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through LPL. Nonetheless, there are still situations where brokerage services are appropriate and advisable. You are encouraged to learn more about LPL by reviewing <https://www.lpl.com/disclosures.html> and having a discussion with your Financial Professional. You can also access free and simple tools to help you research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

We sponsor a wrap fee program which means that we bundle securities transaction fees with our investment advisory services for a single investment advisory fee. In other words, we absorb any securities transaction fees in your accounts. We are therefore financially incentivized to limit the number of trades placed in your accounts or to utilize securities that have no transaction fee.

Additional Information: For more detailed information, please see Item 10 – Financial Industry Activities and Affiliations, Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#).

Conversation Starters: *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 based on the revenue generated from the accounts they service directly. Financial professionals have an incentive to increase the asset size of their existing relationships and/or solicit new business. This means that financial professionals split their time between bringing in new business and servicing existing clients.

Disciplinary History

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

Yes. You can visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

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

Additional Information

You can find additional information about our investment advisory services by viewing our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#) or by visiting <http://www.byrnefinancialfreedom.com/>. You can request up to date information and a copy of our client relationship summary by contacting us at info.bff@lpl.com or 508-528-9366.

Conversation Starters: *Who is my primary contact person? Is he or she a representative of an investment advisor? Who can I talk to if I have concerns about how this person is treating me?*

Material Changes

The following material change has been made to our Form CRS:

- **Asset Based Fees:** We have amended our asset based fee range.