

Form ADV Part 3 – Client Relationship Summary

Date: 06/10/2020

Item 1: Introduction



CORE FINANCIAL ADVISORS is an investment adviser registered with the Securities and Exchange Commission (SEC) offering advisory accounts and services. This document is a summary of the types of services offered and our fees. Please visit www.investor.gov/CRS for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

Questions to ask us: 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 investment services and advice can you provide me? Our firm offers the following investment advisory services to clients: **portfolio management** where we review your portfolio, investment strategy, and investments and make recommendations; **financial planning** where we assess your financial situation and provide advice to meet your goals. As part of our standard services, we typically review client accounts on a semi-annual basis or as needed. Our firm offers both discretionary advisory services (where we make the decision regarding the purchase or sale of investments) as well as non-discretionary services (where you make the ultimate decision). We do *not* limit the types of investments recommended. Our firm does *not* have a minimum account size and the minimum size for any type of account is negotiable. Please also see our Form ADV Part 2A ("[Brochure](#)"), specifically Items 4 & 7.

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

Questions to ask us: 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 fees will I pay? Our fees vary depending on the services you receive. All fees are negotiable, and the portfolio management percentage will generally decline based upon the total size of the household accounts under management. CORE's fee is based on the total amount of assets in your account; the more assets in your advisory account, the higher the fee. This creates an incentive for us to grow your assets to increase our fee. For hourly fee arrangements, each additional hour (or portion therefore) we spend working for you will increase the advisory fee. Our fixed fee arrangements are based on the amount of work we expect to perform for you, so material changes in that amount of work will affect the advisory fee we quote you. All fees are paid quarterly in advance. You pay our fees even if you do not have any transactions. The advisory fee paid to CORE generally does not vary based on the types of investments owned. For non-fee accounts, our FINRA registered advisors can charge commissions. Please also see Items 4, 5, 6, 7 & 8 of our [Brochure](#).

Third Party Costs: Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over

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time. You may also pay fees to a custodian that will hold your assets. Additionally, you may pay transaction fees when we buy and sell an investment for your account. **You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.** Please also see our [Brochure](#) for additional details.

***Questions to ask us:** 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? How might your conflicts of interest affect me, and how will you address them?*

Conflicts of Interest: When we act as your investment adviser, we must act in your best interest and put your interest ahead of ours. At the same time, the way we make money creates some conflicts with your interests. You should ask us about and understand these conflicts because they may affect our advice to you.

How do your financial professionals make money? CORE, and our financial professionals, benefit from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. Some of our financial professionals can also receive commissions from clients in non-fee accounts. Please also see Item 10 of our [Brochure](#) for additional details.

Item 4: Disciplinary History

***Questions to ask us:** As a financial professional, do you have any disciplinary history?*

No, CORE and our advisors have no legal or disciplinary events on record. We are proud of this as our four advisors have over 100 years of combined experience. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

Item 5: Additional Information

***Questions to ask us:** 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?*

The advisor or advisors that sign your management agreement is your primary contact person. For concerns about your advisor, please contact Andrew Boyd or Robert Boyd (owners) at 909-382-4545.

For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/168839> and any individual brochure supplement your representative provides. If you have any questions, need additional up-to-date information, or want another copy of this Client Relationship Summary, then please call us at 909-382-4545.