

## FORM CRS - A SUMMARY OF YOUR ADVISORY RELATIONSHIP

### RED MOUNTAIN FINANCIAL, LLC

March 31, 2024

#### ITEM 1 – INTRODUCTION

Red Mountain Financial, LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences.

There are free and user-friendly tools available to research firms and financial professionals at [Investor.gov/CRS](https://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?

Red Mountain Financial LLC offers investment advisory services to retail investors. We typically utilize ETF's, mutual funds, equities, bonds, CD's to build diversified portfolios. We offer portfolio management, retirement planning, and financial planning services. We monitor client portfolios on an on-going basis and make adjustments consistent with their investment objectives and goals. For discretionary accounts, the client gives us the authority to make trades when we feel it is appropriate, without consulting the client in advance. For non-discretionary accounts, the client must give us specific approval before we make any trades. Non-discretionary accounts limit our ability to proactively manage the account.

##### 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, 8, 13 & 16](#)

#### ITEM 3 – WHAT FEES WILL I PAY?

##### WHAT FEES WILL I PAY?

Red Mountain Financial, LLC firm charges an annual investment advisory fee based on a percentage of assets under our management or a flat annual fee. The investment management fee includes investment management supervision, trade entry, and other account maintenance and/or service activities. Clients receive financial planning, investment advisory services and the execution of transactions in securities for a single, combined annualized fee. The more assets you have in the accounts, excluding cash, the more you will pay us. Therefore, we have an incentive to encourage you to increase the assets in your account in order to increase our fees. We charge our fee even if we do not buy or sell assets in your account, or if your account is profitable or not. Our maximum annual investment advisory fee is 1.00%, billed in advance on a quarterly basis. In addition to the advisory fees paid to our Firm, clients may incur certain charges imposed by our custodian, Charles Schwab, Inc. These fees may include ADR fees, wire transfer, mutual fund transaction fees and SEC transaction fees. 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 investment over time. Please make sure you understand what fees and costs you are paying. For additional information, please see our Form ADV Part 2A.

##### 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. Here are some examples to help you understand what this means. 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 when: a) Advising you to rollover 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 not to pay off a mortgage (thus diminishing assets), even when the mortgage carries a high interest rate. c) Advising you to take a margin position in your managed account and charging fees on the margin balance. 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.

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**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 10, 11, 12, & 14](#)

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

Our financial professionals are compensated based on the revenue our firm earns from our investment advisory fees. This compensation is based on the amount of assets they service, the amount of time spent, and the complexity required to meet the client's needs or revenue based on the recommendations provided by our Financial Professionals.

[FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5, 10, 11, 12 & 14](#)

**ITEM 4 - DISCIPLINARY HISTORY****DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

NO. 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: 277100. You may also contact us directly for up-to-date information and to request a copy of the relationship summary at: 970-658-0946.

**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?