

Polaris Financial, LLC

Form Customer Relationship Summary

Item 1. Introduction

- A.** Polaris Financial, LLC is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and that it is important for you to understand these differences.
- B.** Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2. Relationship and Services

A. What investment services and advice can you provide me?

- (i.) **Description of Services:** We offer investment advisory services to retail investors, through a wrap fee program, described in Part 2 of Form ADV, Item 4. Our principal services include investment management and life event planning. We offer a variety of account types including: individual, joint, retirement, trust. Investments options are mostly model exchange traded fund (ETF) portfolios and cryptocurrencies. Portfolios can be customized upon request or at advisor discretion. Custom portfolios may include a mix of mutual funds, ETFs, stocks, cryptocurrencies and separately managed accounts ("SMAs"). Clients primarily work with their advisor in a remote setting either over the phone, email, and/or videoconferencing.
- (ii.) **Monitoring:** As part of our service offering, our software monitors your account on an ongoing basis. Our portfolios are developed and overseen by our investment team.
- (iii.) **Investment Authority:** You grant us discretionary authority which means we can buy and sell investments on your behalf when we determine it is appropriate to do so. We trade in response to our tactical asset allocation strategy, rebalances, deposits/withdrawals, and updates to your financial goals.
- (iv.) **Limited Investment Offerings:** Our primary model portfolio strategy utilizes a diversified mix of ETFs. Custom portfolios may utilize ETFs, mutual funds, SMAs, cryptocurrencies, and individual stocks. We do not offer any proprietary funds.
- (v.) **Account Minimums and Other Requirements:** We have a \$500 (USD) account minimum to establish a relationship. The minimum account size is negotiable at our discretion.

- B. Additional Information:** For additional information please refer to our [Form ADV Part 2A Brochure](#).

- C. Conversation Starters:** (i.) "Given my financial situation, should I choose an investment advisory service? Why or why not?" (ii.) "How will you choose investments to recommend to me?" (iii.) "What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"

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

A. What fees will I pay?

- (i.) **Description of Principal Fees & Costs:**

Wrap Fee Account. For our principal services you will pay an annual wrap fee of up to 1.5% billed monthly in arrears. A wrap fee includes the costs for security transaction fees in the overall investment advisory fee. As a result, a wrap fee is generally higher than a typical asset-based advisory fee.

Non-Wrap Fee Accounts. Clients participating in cryptocurrency management services may be

charged additional fees outside of the wrap fee program; including but not limited to: management fees, trading fees, and custody fees.

Description of Other Fees & Costs: Other fees you may pay include custodial, account, mutual fund and exchange traded fund fees.

- (i). **Additional Information:** 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 more information, please refer to our [Form ADV Part2A Brochure - Item 5](#). We are paid based on assets under management and therefore have a financial incentive to recommend you contribute more money to your Polaris accounts.

(ii). **Conversation Starter:** *"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?"*

B. 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?

(i) **Standard of Conduct:** 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.

(ii) **Examples of Conflicts of Interest:** The more assets that are in your advisory account the more you will pay in fees, therefore we have an incentive to increase the amount of assets in your account.

(iii). **Conversation Starter:** *"How might your conflicts of interest affect me, and how will you address them?"*

(iv). **Additional Information:** For additional information about our services, please refer to our [Form ADV Part2A Brochure - Item 5](#).

C. How do your financial professionals make money?

Our financial professionals are compensated based on a percentage of our advisory wrap fee. The more assets that are in your advisory account the more you will pay in fees, therefore your financial professional has an incentive to increase the amount of assets in your account.

Item 4. Disciplinary History

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

B. No, neither Polaris nor its financial professionals have any legal or disciplinary history.

(i) **Search Tool:** Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

(ii) **Conversation Starter:** *"As a financial professional, do you have any disciplinary history? For what type of conduct?"*

Item 5. Additional Information

A. For additional information about our services, please refer to our [website](#) and/or our [ADV forms](#).

B. If you would like additional, up-to-date information or a copy of this disclosure, please call (708)-880-7098.

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