

An Exceptional Life Financial, LLC
Form CRS Client Relationship Summary
March 24, 2025

Item 1. Introduction

An Exceptional Life Financial, LLC is registered with the Securities and Exchange Commission as an investment advisor and we provide investment advisory services rather than brokerage services. Investment advisory services and brokerage services and fees differ, and it is important for the retail investor to understand the differences. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information.

Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS which also provides educational materials about broker-dealers, investment advisors, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

Services: We provide financial planning, investment management, tax preparation, employee benefit plan services, and educational seminars and speaking engagements.

Monitoring: As part of our investment management services, we monitor your investment account(s) on an ongoing basis or when a specific event triggers a review. We will discuss your investment goal(s) and design a strategy to achieve them. Financial plans, once prepared and delivered to you, may be reviewed with us at your discretion.

Investment Authority: Buying and selling investments in your account without asking you in advance, this is called “**discretionary authority**”. Providing you advice and you decide what investments to buy and sell, this is called “**non-discretionary authority**”. We offer both discretionary and non-discretionary authority accounts.

Investment Offerings: Our investment advice is not limited to a particular type of security. We provide advice on a variety of securities, including but not limited to stocks, bonds, certificates of deposit, municipal securities, exchange traded funds, mutual funds, and options in securities.

Account Minimums: For financial planning clients, we do not have an account minimum. For investment management-only clients, we have an aggregate \$100,000 assets under management minimum which may be spread across one or multiple accounts.

Additional Information: Our firm filed our initial registration with the Securities and Exchange Commission (SEC) on February 23, 2022. The principal owner of the firm is Mychal Eagleson, President and Chief Compliance Officer.

Ask us for our Form ADV Part 2A Brochure for complete details about our services and fees.

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

What fees will I pay?

Principal Fees and Costs:

- For our **Hourly Fee** for financial planning, you will pay a negotiable \$300 per hour.
- For our **Private Client Service**, you will pay an ongoing, negotiable **asset-based** fee of 0.85% to 1.25% on an annual basis for our services, based on the value of the cash and investments in your advisory account(s). The fees are prorated and paid in arrears on a monthly basis.
- For our **Premier Client Service**, you will pay an ongoing, negotiable fee of \$4,000 - \$6,000 annually, plus a non-refundable \$750 upfront fee for new clients.
- For our **Financial Planning - Annual Engagement**, you will pay \$1,500 - \$6,000 annually. This service is not available to new clients.
- For our **Investment Management Services**, you will pay an ongoing, negotiable **asset-based** fee of 0.80% to 1.00% on an annual basis for our services, based on the value of the cash and investments in your advisory account(s). The fees are prorated and paid in arrears on a monthly basis.
- For our **Tax Preparation**, you will pay a negotiable fee ranging from \$350 - \$1,000. The fee will be agreed upon at the start of the engagement and is due at the completion of the engagement.
- For our **Employee Benefit Plan Services**, you will pay a fee ranging from \$2,000 - \$5,000 for retirement plans <\$500,000 or 0.30% - 1.00% of total plan assets for retirement plans >\$500,000. This fee is paid in arrears on a monthly or quarterly basis.
- For our **Education & Speaking Engagements**, you will pay a fee ranging from \$500 to \$3,000 plus travel expenses with 50% of the balance due prior to the engagement.

Other Fees and Costs: You are responsible for all custodial and securities broker-dealer execution fees charged by any custodian and/or executing broker-dealer. Our asset-based fee is separate and distinct from the custodian and broker-dealer execution fees. Some investments (such as mutual funds) impose additional fees that will reduce the value of your investment over time.

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.

Refer to our Form ADV Part 2A Brochure, Item 5 for more detailed information about our fees.

Questions you should 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?***
- ***What are your legal obligations to me when acting as my investment advisor?***
- ***How else does your firm make money and what conflicts of interest do you have?***

Standard of Conduct

When we act as your investment adviser, we are required to act in your best interest and not put our interests 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.

Potential Conflicts:

- The more assets there are in your advisory account(s), the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account(s).
- AELF is a licensed insurance agency. Certain representatives of our firm are licensed insurance agents. As a result of insurance transactions, AELF may receive commissions for insurance products and share a portion of these commission with its representatives and/or employees. This creates a conflict of interest. All costs associated with the insurance product will be disclosed to you prior to any insurance sale. You always have the right to choose any firm or insurance agent to purchase insurance products, regardless of whether or not they were recommended to you by AELF.

Questions you should ask your financial professional.

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

Item 4. Disciplinary History Do you or your financial professionals have legal or disciplinary history?

No disciplinary history to report. Free and simple search tools are available to retail investors who visit www.investor.gov/CRS to research our firm and financial professionals.

Questions you should ask your financial professional.

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

Ask us for our Form ADV Part 2B Brochure for details about our Investment Advisor Representatives.

Item 5. Additional Information

You may contact our firm for additional information and an up-to-date copy of our client relationship summary (Form CRS); or visit one of our websites at: <https://teachplanretire.com/> or <https://aelwm.com/>

Mychal Eagleson serves as our President and Chief Compliance Officer, Phone: (317) 941-6492.

Questions you should ask your financial professional.

- ***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?***