

Form CRS

Item 1 – Introduction

Focus Financial Advisors is a registered investment adviser registered with the United States Securities and Exchange Commission.

Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences.

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 – Relationships and Services

What investment services and advice can you provide me?

We provide investment advisory services and financial planning services to retail investors. Our services are explained in our Form ADV Part 2A Brochure in detail. Please see instructions below on how to obtain a copy of this document.

We monitor your investments on an ongoing basis, at least quarterly, making changes as needed. This service is included in our standard services.

Typically, we have discretionary authority to manage your accounts. This means that we are able to implement trades in your account without obtaining your prior approval. We may, as a courtesy, consult with you prior to implementing trades, but we are not required to do so. This allows us to promptly adjust your portfolio investment allocation when necessary. Adjustments may be triggered by changes in the market, cash flow activities, or when your objectives change. You grant us this authority in your client agreement.

We may also provide investment advice on a non-discretionary basis, where we provide recommendations but cannot implement transactions in your account. With these non-discretionary services, you accept the responsibility to implement recommended transactions. You are solely responsible for determining whether to implement our recommendations and deciding when to implement transactions.

We generally recommend open or closed-end mutual funds, exchange traded funds, individual stocks, and individual bonds, depending on your investment objectives. We occasionally recommend low-cost variable annuities, especially if the client can exchange from a high-cost provider. We do not offer proprietary products or initial public offerings (IPOs).

We typically require a minimum of \$500,000 for investment services; however, the minimum can be waived at our discretion. There is no minimum requirement for financial planning services.

This is a brief summary of our services. Additional information is available in our Form ADV Part 2A Brochure, Item 4. You may obtain a copy of our Form ADV Part 2A Brochure by calling our office at 815/633-8844, or by email at advisors@focusfinancialadvisors.com, or in writing to 6870 Rote Road Suite 101, Rockford IL 61107. It is also available on our website www.focusfinancialadvisors.com.

Ask your investment adviser:

- *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?*

Ask your investment adviser:

- *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 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?*

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

What fees will I pay?

Financial planning services are provided on a fixed fee basis. The fixed fees are based on the complexity of a financial plan and the range is typically \$3,500 to \$15,000 or higher depending on the complexity of the engagement. Your fee will be determined prior to beginning financial planning services and will be set forth in your client agreement.

For investment advisory services, we typically receive a fee based on a percentage of assets under management. The annual fee starts at 1.00% of your investable assets. This percentage decreases at set breakpoints as assets increase. (For example, if we manage \$100,000 of your assets, the annual fee is 1.00% or \$1,000 per year.) The billing period is typically three calendar months but can be monthly, semi-annually or annually. The fees can be billed in advance or arrears. In some circumstances, we may negotiate a fixed fee or

a lower percentage fee. Financial planning services are generally included in the fees for clients with assets under management agreements. Your specific fee schedule is set forth in your client agreement. Please see further information regarding our fees in our Form ADV Part 2A.

We do not participate in wrap fee programs.

In addition to our advisory fees, you may incur other fees and costs, such as custodian fees, account maintenance fees, fees related to mutual funds and variable annuities, and other transactional fees and product level 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 investments over time. Please make sure you understand what fees and costs you are paying.

Additional information about our fees is available in our Form ADV Part 2A Brochure, Item 5. You may obtain a copy of our Form ADV Part 2A Brochure by calling our office at 815/633-8844, or by email to advisors@focusfinancialadvisors.com, or in writing to 6870 Rote Road Suite 101, Rockford IL 61107. It is also available on our website www.focusfinancialadvisors.com.

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.

An asset-based fee presents a conflict of interest because the more assets you have in your advisory account, the more you will pay in fees; therefore, we may have an incentive to encourage you to increase the assets in your account. We do not sell proprietary products, we do not receive third-party payments, we do not receive any reimbursement for client referrals, we do not have any revenue sharing, nor do we engage in principal trading.

How do your financial professionals make money?

We have one principal whose compensation is based on a set salary and the overall profitability of the firm. He does not receive commissions, bonuses, or other compensation on the sale of securities or other investment products. Nor does he receive any economic benefit from a non-advisory client for the provision of advisory services.

Item 4 – Disciplinary History

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

No.

Visit investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Ask your investment adviser:

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

Ask your investment adviser:

- *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?*

Item 5 – Additional information

Additional information is available in our Form ADV Part 2A Brochure. An up-to-date copy of our Form CRS is available on our website at www.focusfinancialadvisors.com. You may also call us at 815/633-8844 to obtain copies of these documents at any time.