

**EATON FINANCIAL HOLDINGS COMPANY, LLC**  
**Client Relationship Summary**  
**October 16, 2023**

**FORM CRS - FORM ADV PART 3**

Eaton Financial Holdings Company, LLC is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to “retail” investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

**What investment services and advice can you provide me?**

We offer the following investment advisory services to retail investors: **Portfolio Management, Financial Planning Services and Pension Consulting Services**; Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 5, 7, 8 and 16 by clicking this link [Form ADV Part 2A](#).

**Account Monitoring:** If you open an investment account with our firm, as part of our standard service we will monitor on a continuous and ongoing basis; additional reviews may be conducted based on various circumstances, including but not limited to: type of account, client circumstances, tax planning, market moving events, security specific events and/or changes in client objectives.

**Investment Authority:** We manage investment accounts on a *discretionary* basis whereby **we will decide** which investments to buy or sell for your account. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. In some circumstances, we will also manage investment accounts on a *nondiscretionary* basis.

**Investment Offerings:** We offer advice on equity securities, corporate debt securities (other than commercial paper), certificates of deposit, municipal securities, variable annuities, mutual fund shares, United States government securities, options contracts on securities, money market funds, REITs, ETFs and digital assets.

**Account Minimums and Requirements:** In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively.

**Key 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?**

**What fees will I pay?**

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Form ADV Part 2A, Items 5 and 6 by clicking this link [Form ADV Part 2A](#).

- **Asset Based Fees** - Clients are billed an ongoing asset-based fee, payable quarterly in advance or arrears, as determined by the client agreement. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard-to-value assets;
- **Hourly Fees** - Stand-alone financial planning services are payable in advance. We generally perform related financial planning services at no additional cost for our investment clients, although there can be additional fees for extensive planning work.
- Clients may also pay additional fees and/or expenses. Common fees and costs applicable to our clients are: Custodian fees; Account maintenance fees; Fees related to mutual funds and exchange-traded funds;

Transaction charges when purchasing or selling securities; and other product-level fees associated with your investments. You will pay fees and costs whether you make or lose money on your investments, and these will reduce any amount of money you might make over time. Please make sure you understand what fees and costs you are paying.

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**Key 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?**

**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.*

- *Third-Party Payments:* Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs.

**How do your financial professionals make money?**

The financial professionals servicing your account(s) are compensated based upon the Firm's profit distributions which are based upon the revenues the Firm earns from the person's services or recommendations, administrative responsibilities, and other contributions to the Firm's operations.

Refer to our Form ADV Part 2A Brochures Items 5, 10, 11, 12, and 14 by clicking this link [Form ADV Part 2A](#) to help you understand what conflicts exist.

**Key Questions to Ask Your Financial Professional**

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

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple research tool.

**Key Questions to Ask Your Financial Professional**

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 954-575-9323 or send an email to [info@efgplan.com](mailto:info@efgplan.com) or click the link provided [Form ADV Part 2A](#).

**Key Questions to 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?**

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**Exhibit to Form ADV Part 3/Form CRS**

Eaton Financial Holdings Company, LLC is required to update its Form CRS when information in the Form CRS becomes materially inaccurate. This Exhibit summarizes the following material changes to the firm's Form CRS since its last update.

Eaton Financial Holdings updated its Form ADV Part 3/ Form CRS to reflect that persons providing advice on behalf of our firm are no longer registered representatives of a broker-dealer.