

We are Sound Advice Financial Inc., an investment adviser registered with the Securities and Exchange Commission. Investment advisory and brokerage 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](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. Our firm and financial professionals' registration information are also publicly available on the [Investor.gov](https://www.investor.gov) website.

What investment services and advice can you provide me?

We offer a financial education subscription service to retail investors through a mobile app solely accessible via the internet. We provide advice and education information on such topics as debt management, planning, investing, banking, taxes, employee benefits, and risk management/insurance. We may also provide investment recommendations under a separate engagement through advice delivered exclusively through the internet based upon information you provide through the app. This advice is generally limited to publicly traded securities that include a limited number of exchange-traded funds. We do not manage assets and exclusively provide recommendations through the internet. We construct portfolio recommendations based on your specific investment objectives or limitations, to achieve your risk tolerance and overall objectives. You will determine whether to accept our recommendation, and if so, it will be your responsibility to implement such recommendation. We do not manage investment portfolios and offer no supervision of client portfolio assets, nor sponsor proprietary investment products.

Please visit the [Adviserinfo.sec.gov](https://www.adviserinfo.sec.gov) website using our SEC# 801-128224 for additional information on our firm. Select PART 2 BROCHURES and reference Items 4, 7, and 8 of our Part 2A Brochure for additional information on our services, investment advice, and account requirements.

Other Questions You May Have

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?

We charge a fixed fee for our financial education subscription service and offer you the ability to pay annually or monthly. We offer a 10% discount if you pay for a one-year subscription in advance. We also offer single-financial advice requests for a one-time fee, which does not require an annual subscription.

For investment advisory services, we will charge a one-time fee of \$1 and send to the charity of your choice.

There are additional fees such as internal fees and expenses charged by exchange-traded funds, custodian account fees, transaction charges, postage and handling, transfer taxes, SEC fees for sales of securities.

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. **You can find more information about our fees and costs under Item 5 of our Part 2A Brochure, available at [Adviserinfo.sec.gov](https://www.adviserinfo.sec.gov).**

Other Questions You May Have

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 is an example to help you understand what this means:

- We may utilize solicitors to solicit business on our behalf. We pay the solicitor a percentage of our fee, and although this does not represent an increase in your fees, it does present a conflict of interest in that the solicitor may be

recommending you establish an advisory relationship with us because of the payment we make to the solicitor and not because the solicitor feels that we're the best firm for your needs.

Additional information regarding conflicts of interest can be found in Items 5, 10, 11, 12, and 14 of our Part 2A Brochure, available at Adviserinfo.sec.gov.

Other Questions You May Have

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

How do your financial professionals make money?

Our financial advisors are compensated based upon either an hourly basis or a salary and bonus. We do not receive non-cash compensation.

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

Yes, certain Sound Advice Financial Inc. professionals have disciplinary records, which can be found by accessing Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Other Questions You May Have

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

You can find additional information about our investment advisory services on our Part 2A Brochure, available at Adviserinfo.sec.gov. You may contact David Lyon at 312-690-4163 if you have questions or to request a current copy of this Relationship Summary.

Other Questions You May Have

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?