

Silver Birch Financial, LLC
Customer Relationship Summary
April 2026

Introduction

Silver Birch Financial, LLC (“SBF” or “we”) is an investment adviser registered with the U.S. Securities and Exchange Commission. We offer our clients investment advisory services. You should understand that the services we provide and fees we charge are different from those of a broker-dealer and it is important to understand the difference. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about investment advisers, broker-dealers and investing.

What Investment Services and Advice Can You Provide Me?

Description of Services: SBF offers investment advisory services to retail investors. Our comprehensive approach integrates Financial Planning, Investment Management, and the Selection of Other Advisers.

- ***Financial Planning:*** Our services typically begin with the preparation of a financial plan that identifies your goals and financial resources, analyzes the impact of your choices on the attainment of those goals, and identifies actions to help achieve them.
- ***Investment Management:*** We manage and trade your account(s) based on your needs and objectives as identified by your unique financial circumstances, risk tolerance, and time horizon, among other considerations.
- ***Selection of Other Advisers:*** We recommend unaffiliated third-party managers to manage accounts. When we do so, we recommend managers that we believe offer products and services that are consistent with your investment objectives, risk tolerance, and needs. We do not manage the accounts, but we review the accounts quarterly, we are available to consult with you regarding the accounts, and we coordinate the communication between you and the third-party manager.

Monitoring: Our standard management services include continuous monitoring of your account. We will review your portfolio with you at least annually and meet with you at your request.

Investment Authority: We provide investment management services on a **discretionary** basis, meaning you provide us the limited authority to buy and sell investments in your account without seeking approval of each transaction. Our level of authority is established in the management agreement at the beginning of our relationship with you.

Limited Investment Offerings and Account Minimums: While we can advise on any investment asset, our investment selections are limited to securities which are available on your custodian’s platform and include equity securities, bonds, certificates of deposits, mutual funds, and exchange-traded funds. We do not impose a minimum portfolio size as a condition for starting and maintaining an investment management relationship.

For more detailed information about our services, please see Items 4 and 7 of our [Form ADV, Part 2A](#).

Conversation Starters: *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?

SBF’s fee for comprehensive wealth management services includes a fixed fee for financial planning and an asset-based fee for investment management. The fee for financial planning depends on several factors including the scope, complexity, and frequency of services provided. Our fees for investment management are ongoing and charged as a percentage of your total assets under our management. All fees are billed in advance on a quarterly calendar basis. Because this fee is based on the value of your account, the more assets in your account, the more you will pay in fees, therefore, we may have an incentive to encourage you to increase the amount of assets in your account. If you are invested through a third-party manager, you will also pay fees charged by that manager in addition to our fees. You will incur other fees and expenses as well. For example, your account custodian may charge transaction fees for executing trades and the funds in which you are invested will charge internal fees and expenses.

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 detailed information about the fees we charge and the other fees and expenses you will incur, please see Item 5 of [Form ADV, Part 2A](#).

Conversation Starters: 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:

If your account is invested and managed by a third-party manager that we recommended, the fees you pay to the manager will be in addition to the compensation that you pay to us for the services we provide.

To the extent we recommend that you roll over assets held in an employer-sponsored retirement plan to an Individual Retirement Account (“IRA”) managed by us and subject to our asset-based investment advisory fees, this would be a conflict of interest because we have a financial incentive to recommend that you move your IRA to us even if it is not in your best interest.

When we provide investment management services, we ask that you establish your account(s) with either Fidelity (“Fidelity”) or Charles Schwab & Co., Inc. (“Schwab”). These firms will maintain custody of your assets and effect trades for your account. Our recommendation to use Fidelity or Schwab is not based solely on our interest in providing the best execution possible, but also on Fidelity or Schwab providing us with research, products and tools that help us manage and further develop our business operations. As a result, we do not pay for such benefits. This saves us money, however, these arrangements create a conflict of interest. See **Item 12** of our [Form ADV Part 2A](#) for more information about our arrangements with Fidelity and Schwab.

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

For more detailed information about our conflicts of interest, please see our [Form ADV, Part 2A](#).

How Do Your Financial Professionals Make Money?

Our investment adviser representatives are paid by a combination of fixed salary and discretionary bonuses. Bonuses are paid based on the achievement of assigned goals. These goals could include acquiring additional assets under management. The bonus compensation creates a conflict of interest as it gives your representative an incentive to recommend you invest more in your account with us. Not all representatives receive all forms of compensation. Please ask us if you have any questions about how your representative is compensated.

Do You or Your Financial Professionals Have Legal or Disciplinary History?

No - Neither we, nor our investment adviser representatives have a legal or disciplinary history to report. You can look up more information about us and our investment adviser representatives at <https://www.investor.gov/CRS>.

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

Additional Information About Silver Birch Financial, LLC

Additional information about us and copies of our Form ADV Part 2A disclosure brochure and this relationship summary are available at <https://adviserinfo.sec.gov/>. If you have any questions or want an up-to-date copy of this relationship summary, we can be reached by phone at (802) 238-7591.

Conversation Starters: 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?