STEFFENS FINANCIAL CORP.
INDEPENDENT FINANCIAL CONSULTANTS

May 15th 2026

Form CRS: Client Relationship Summary

Item 1 - Introduction

Steffens Financial Corp ("firm," "we," "our," or "us") is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. 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 – What investment services and advice can you provide me?

Steffens Financial Corp offers investment advisory services to retail investors including managed account programs, wrap account programs, financial planning services, retirement plan consulting services, and co-advisory services with unaffiliated third-party portfolio managers. Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A which is available by searching for our firm at https://adviserinfo.sec.gov/. Using the FIRM tab, search CRD # 342546.

- **Account Monitoring** – If you open a managed account with our firm, we will monitor your investments on an ongoing basis and provide you with at least an annual review as part of our standard service.
- **Investment Authority** – We manage accounts on a ***discretionary*** basis. This means that, pursuant to your authorization in your managed account agreement, ***we will decide*** which investments to buy or sell in your account in line with your stated goals and objectives.
- **Investment Offerings** – We provide advice on various types of investments. Our services are not limited to any specific investment product.
- **Account Minimums and Requirement**s – In general, we require a minimum household size of $250,000 to open and maintain an advisory account, though this may be waived at our discretion.

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?

Item 3 – What fees will I pay?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services.

- **Asset-Based Fees – You will pay fees based on the value of your managed account.** These fees are generally paid quarterly in advance and will not exceed 1.5%. Since the fees you pay are asset-based, we have an incentive to increase your account value, which creates a conflict of interest.
- **Wrap Program Fees –** In our wrap account programs, you will pay asset-based fees that cover advisory services, certain transaction costs, and administrative fees charged by the broker/dealer or bank that has custody of your assets. As a result, asset-based fees in wrap account programs are typically higher than those in traditional managed account programs. If these investment programs are used as part of your portfolio, additional wrap asset management fees may apply in addition to the Asset-Based Fees.
- **Fixed Fees –** If you engage our firm for financial planning services, you will pay additional fees for those services. These fees are generally fixed (flat-dollar) and payable either in advance or in arrears. Fees for financial planning services for individuals and families are based on complexity and scope and will not exceed $15,000. Fees for corporations are based on complexity and scope and will not exceed $300,000. Fixed-fee billing options may also be available for managed accounts, subject to agreement between you and our firm.
- **Third-Party Advisory Fees –** In addition to our fees, you will pay advisory fees charged by third-party money managers if a third party is engaged to manage your account. These fees are in addition to our fees and vary based on the manager selected.
- **Additional Common Fees and/or Expenses** include custodian fees, account maintenance fees, mutual fund and exchange-traded fund fees, and transaction charges for purchasing or selling securities. We do not share in any portion of these fees.

Additional information about our fees is provided in Item 5 of our Form ADV Part 2A, which is available by searching for our firm at https://adviserinfo.sec.gov/.

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 the fees and costs you are paying.

Key Questions to Ask Your Financial Professional

Help me understand how these fees and costs might affect my investments. If I gave 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?

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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.

Our compensation is tied to the value of the assets we manage for you. As your account values grow, our overall compensation increases; if your account experiences losses, our compensation will be reduced proportionally. We act as fiduciaries when investing the assets under our management. Most of our financial professionals are **Accredited Investment Fiduciaries (AIF)**. An **Accredited Investment Fiduciary (AIF)** is a professional certification awarded to financial advisors who have demonstrated a comprehensive understanding of fiduciary standards and are committed to acting in the best interests of their clients. Key characteristics of an AIF are as follows:
Best Interest Standard: AIFs are rigorously trained to put their clients' interests first rather than focusing solely on what is "suitable."

Prudent Practices: Designees are trained by the Center for Fiduciary Studies to implement a structured, documented, and repeatable investment process.

Conflict Transparency: They are trained to identify, mitigate, and clearly disclose any conflicts of interest related to compensation or business relationships.
Most of our financial professionals are also registered representatives of Commonwealth Financial Network ("Commonwealth"), a FINRA-registered broker-dealer. When acting as a registered representative for Commonwealth, your advisor may offer you brokerage services through Commonwealth in addition to, or instead of, investment advisory services through us. Brokerage and investment advisory services are different, and the fees our firm and Commonwealth charge for those services differ. It is important that you understand these differences. Your advisor may earn separate transaction-based compensation and face additional conflicts of interest if they provide you with brokerage services through Commonwealth. You are encouraged to learn more about Commonwealth by reviewing Commonwealth's Form CRS and Form IDB and by having a discussion with your IAR.

Your advisor may also be licensed as an insurance agent. Insurance agents can earn commissions when placing insurance products and solutions for their clients. These commissions are separate from and can be in addition to our investment advisory fees.

Additional information about our conflicts of interest is provided in our Form ADV Part 2A, which is available by searching for our firm at https://adviserinfo.sec.gov/.

Key Questions to Ask Your Financial Professional

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

How do your financial professionals make money?

The financial professionals servicing your account(s) are compensated through one or more of the following: firm owner distributions, salary, bonuses, commissions from insurance product implementation, and non-cash compensation. Non-cash compensation, such as fee waivers and discounted or free attendance at conferences and events, is considered a conflict of interest because it may create a financial incentive for advisory representatives to select a broker/dealer for your accounts over other broker/dealers from which they may not receive similar financial benefits.

Our relationship with Commonwealth Financial Network requires us to maintain a certain level of assets within Commonwealth's program or at approved custodial firms. While we believe this relationship enables us to best serve our clients, it may be perceived as a conflict of interest because we recommend that you choose Commonwealth for its services and affiliated partners rather than the many other broker-dealers you could choose when establishing and maintaining your accounts with a custodian and for the most favorable execution of your transactions.

Item 4 – Do you or your financial professionals have legal or disciplinary history?

No. Please visit www.investor.gov/CRS for a free, simple search tool to research our firm and your financial professional.

Key Questions to Ask Your Financial Professional

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

Item 5 – Additional Information

For additional information about our advisory services, refer to our Form ADV Part 2A brochure available at https://adviserinfo.sec.gov/ and the Form ADV Part 2B brochure supplement(s) your representative provides. If you have any questions, need up-to-date information, and/or need a current copy of our Form ADV Part 2A, your representative's Form ADV Part 2B or an updated copy of this Client Relationship Summary, please contact us at 973-786-3696.

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?