Form CRS - Customer Relationship Summary

Lynch Financial Advisors, Inc.
August 24, 2026

Item 1. Introduction
Lynch Financial Advisors, Inc. ("Lynch Financial", "we", "us", and "our") is a registered investment advisor with the U.S. Securities and Exchange Commission as an investment adviser. We offer investment advisory services to retail investors. Brokerage and investment advisory services and fees differ, and it is important for you to understand these 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?
Lynch Financial is a fee-only investment adviser that provides financial planning and wealth management services to individuals, couples, and business owners. Our services may include retirement planning, investment management, tax planning, insurance reviews, budgeting and cash flow analysis, education planning, and estate planning coordination. We also offer financial reviews and planning services for clients who are in the early stages of building wealth.

As part of our wealth management services, we provide ongoing monitoring of client accounts and make investment recommendations based on each client's financial situation, goals, and risk tolerance. We generally review client accounts at least twice per year and may review accounts more frequently as circumstances warrant. We manage accounts on a discretionary basis, which means we can buy and sell investments and make changes to your asset allocation without obtaining your prior approval. We do not participate in wrap fee programs. We do not have account minimums except for certain pricing arrangements where participating family members must maintain at least $500,000 in assets under management with the Firm.

For additional information, please see our Form ADV Part 2A Brochure, Items 4 *at www.adviserinfo.sec.gov*.

Conversation Starters. *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 3A. What Fees Will I Pay?
We charge fees for our advisory services. Depending on the service selected, fees may be charged as a fixed fee, monthly retainer, or asset-based fee. Wealth Management clients generally pay an ongoing fee based on the value of assets we manage, while Financial Review, Financial Planning, Early Accumulation, and business consulting clients generally pay fixed or recurring planning fees.

Asset-based fees create an incentive for us to encourage you to increase the assets in your account because our compensation increases as the value of assets we manage increases. You will also pay fees and expenses charged by third parties, such as custodians, mutual funds, ETFs, and other investment products. These fees and expenses are in addition to the fees you pay us.

For additional information, please see our Form ADV at www.adviserinfo.sec.gov (Part 2A brochure, item 5).

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.

Conversation Starter. *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?*

Item 3B. 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.

Our financial professionals may buy or sell the same securities that we recommend to clients, creating a conflict of interest. We earn fees based on the value of assets we manage. This creates an incentive for us to encourage you to increase the assets in your account. An affiliated company may provide tax preparation services to some clients for additional fees, creating an incentive to recommend those services.

For additional information, please see our Form ADV at www.adviserinfo.sec.gov (Part 2A brochure, Item 4, 5).

Conversation Starter. *Ask your financial professional—*

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

Item 3C. How do your financial professionals make money?
Our financial professionals are compensated through salaries. Their compensation is generally based on factors such as their role, responsibilities, overall firm performance, and client service activities. Because the Firm earns advisory fees from clients, our financial professionals have an incentive to retain existing clients and attract new clients.

Item 4. Do you or your financial professionals have a legal or disciplinary history?
No. Please visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter. *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 services, please visit our website at www.lynchfinancialadvisors.com.
To request an up-to-date copy of this client relationship summary at no charge, please contact us at (916) 772-3103 or at info@lynchfinancialadvisors.com.

Conversation Starter. *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?*