

**Gasber Financial Advisors Inc.
February 15, 2024**

FORM CRS

Gasber Financial Advisors Inc. 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, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://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: **Financial Planning Services; Portfolio Management Services; Pension Consulting Services; Family Office and Wealth Planning Services;**

Account Monitoring: If you open an investment account with our firm, as part of our standard service we will monitor your investments on a regular basis.

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.

Investment Offerings

Asset Management Services

We offer asset management services where we will provide you advice on a regular basis. We will discuss your investment goals and help you in determining an appropriate level of risk for your portfolio. With a clear understanding of your goals and risk tolerance we will create a written Investment Policy Statement (IPS) that explains our investment strategy and the investments that will be used to implement it. Once invested we monitor your account on a regular basis. We provide a quarterly performance report in addition to the monthly position report provided by your custodian. We offer quarterly, semi-annual, or annual meetings by phone or in person.

We manage your account on a discretionary basis which means we may buy and sell investments without asking you in advance. If we later decide to incorporate an investment that was not discussed in the beginning, we will meet with you to explain the investment which you may then decide to add or not add to your portfolio.

You will pay an on-going **asset-based fee** at the end of each quarter for our services, based on the value of the cash and investments in your advisory account.

Financial Planning Services

We offer financial planning services that involve preparing a financial plan for you based on information and documentation provided to us including your financial objectives, risk tolerance, financial resources, family situation, and future financial goals. Upon completion we will meet with you by phone or in person as needed during the six-month term of the agreement to revise and refine your plan. You will pay a **fixed fee** for the creation of your financial plan.

Once we deliver your financial plan, we can maintain it for a fixed quarterly fee. If you choose ongoing financial planning, you must contact us if you have any significant changes in your financial situation and we will update your plan.

Otherwise, we will meet with you at least annually to review and update your plan.

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. Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 13 by clicking this link <https://adviserinfo.sec.gov/firm/summary/157329>.

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.

- **Asset Based Fees** - Payable quarterly in advance. Since the fees we receive are asset-based (i.e. based on the value of your account)

Examples of the most 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. 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 detailed information, refer to our Form ADV Part 2A, Items 5 and 6 and Form ADV Part 2 Appendix 1 Brochures by clicking this link <https://adviserinfo.sec.gov/firm/summary/157329>.

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. 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. Because our revenue is derived from asset-based fees, we have an incentive to grow your account as much as possible. This could cause us to take overly aggressive positions in conflict with your interests in an attempt to grow your account, or could incentivize us to inflate the valuations of illiquid investments held in your account.

Key Questions to Ask Your Financial Professional

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

Refer to our Form ADV Part 2A and Form ADV Part 2 Appendix 1 Brochures by clicking this link <https://adviserinfo.sec.gov/firm/summary/157329> to help you understand what conflicts exist.

How do your financial professionals make money?

The financial professionals are paid a salary based on their experience and responsibilities. The professionals may also receive a bonus quarterly or annually, but the bonus is not contingent upon the number of trades they place in your accounts or the investments used.

Asset Management Fees

The amount you pay to our firm does not vary based on the type of investments we select on your behalf. Our asset-based fee is deducted directly from your account. Our fees vary and the amount you pay will depend on the dollar value of assets in your account. The greater the value of your advisory account, including cash, the more you will pay us. Therefore, we have an incentive to increase the value of your account in order to increase our fees. You pay our fee quarterly.

Financial Planning Fees

Our fees vary and may be negotiable. The amount you pay will depend on the complexity of your situation and your needs. 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.

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 916-985-2594 or click the link provided <https://adviserinfo.sec.gov/firm/summary/157329>.

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?**