

The Professional Financial Company Form CRS - Customer Relationship Summary

Introduction

The Professional Financial Company LLC dba PROFi (hereinafter “PROFi,” “we” or “us”) is registered with the Securities and Exchange Commission as an Investment Adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs) which also provides information tailored to educate retail investors about financial professionals.

What investment services and advice can you provide me?

Our firm offers the following principal advisory services to retail investors.

- Portfolio Management
- Buying And Selling Securities
- Financial Planning
- Investment Recommendations
- Selection of Other Advisers

Portfolio Management Services include the provision of continuous advice to a client or investing the client’s account based on his/her particular circumstances. We offer Portfolio Management Services including investment recommendations and the buying and selling of securities on a discretionary and non-discretionary basis. When engaged on a discretionary basis, we will buy and sell investments in your account as appropriate without requiring your pre-approval on an ongoing basis. When engaged on a non-discretionary basis, you make the ultimate decision regarding the purchase or sale of investments. We continuously monitor portfolio management services client accounts as part of our standard service.

In addition to Portfolio Management Services, we also offer Financial Planning, Retirement Planning, Estate Planning, Selection of other advisers (including Private Fund Managers) and other services. We generally require an account minimum of \$800,000, subject to our discretion. Contact us for more information about our services.

For additional information, please see our Form ADV 2A brochure Item 4 at <https://adviserinfo.sec.gov/firm/brochure/286419>.

Conversation Starter. We encourage you 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?

For Portfolio Management Services, our fees are generally assessed quarterly in advance based on a percentage of assets held in your account(s). Our fee schedule is disclosed in our Form ADV Part 2A in Item 5.

If our firm charges you asset-based fees, it is important to understand that the more assets held in the account, the more you will pay in fees. We therefore have an incentive to encourage a client to increase the assets held in his/her account.

Fees for Financial Planning, Retirement Planning and other services may be included in the asset-based fee, or we may charge a separate one-time flat fee as agreed upon in the Financial Planning Agreement

Some fee arrangements create conflicts of interest described in more detail in our Form ADV, Part 2A.

In addition to the principal fees and costs listed above, there are other fees and costs related to our investment advisory services that you will pay directly or indirectly. Examples of the most common additional fees and costs include custodial, brokerage, and trading fees. Mutual funds and exchange-traded funds also charge management fees, which are separate from the fees assessed by us. We are a fee-only firm and do not earn or receive commissions.

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 additional information please review our Form ADV, Part 2A brochure, Items 5 & 6 at <https://adviserinfo.sec.gov/firm/brochure/286419>.

Conversation Starter. We encourage you 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 providing recommendations 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 Advisor, we act in your best interest and do not put our interest ahead of yours. At the same time, the way we make money may create conflicts with your interests. You should understand and ask us about these conflicts to determine if they affect the recommendations and advice we provide you. Here are some examples to help you understand what this means:

- As mentioned above, the more assets the client has in his/her account, the more we receive in fees. We therefore have an incentive to increase the assets in a client account.
- We have a relationship with certain outside insurance agencies, which may offer our clients insurance policies that we may manage for a fee. Clients are under no obligation to purchase insurance from such agencies.

Conversation Starter. We encourage you to ask your financial professional:

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

For additional information please review our Form ADV, Part 2A brochure, Items 4, 8, 10, 11 & 14 at <https://adviserinfo.sec.gov/firm/brochure/286419>.

How do your financial professionals make money?

Our professionals are compensated by salary plus a discretionary bonus. The bonus may include an amount of money based on assets held among the Portfolio Management Services served by the professional, and therefore the professional may earn higher compensation for investing more of your money. We are a fee-only firm and do not earn or receive commissions.

Financial Planning services are based on client needs, and therefore, more complex needs may inure to higher fees so that the firm may earn more compensation.

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

No. Our firm has no disciplinary history. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

Conversation Starter. We encourage you to ask your financial professional:

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

Additional Information

You can find additional information about our services and request a copy of the relationship summary by visiting <https://thePFC.com>, emailing info@thePFC.com, or calling (801) 701-2345.

Conversation Starter. We encourage you 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?*