



Form ADV Part 3: Client Relationship Summary

Introduction

Cahill Financial Advisors, Inc. ("Cahill Financial Advisors", "Firm", "Us", "Our", "We") is an investment adviser registered with the U.S. Securities and Exchange Commission. We offer our clients investment advisory services and financial planning services. Clients should understand that the services we provide and fees we charge are different than those of a broker-dealer, and that it is important to understand the difference between the two. Free and simple tools are available to research firms and financial professional 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: Cahill Financial Advisors, Inc. offers investment advisory services and financial planning to retail investors. Investment Advisory Services include both Asset Management Services and Financial Consulting Services. Asset Management Services involves us managing and trading in your designated account(s). We discuss your investment goals and design a strategy to try and achieve your investment goals. We continuously monitor your designated account(s) and contact you at least annually to discuss your portfolio. We also offer asset management services through an unaffiliated sub-adviser. When engaging us for asset management services, you can choose whether you'd like us to provide services on a discretionary basis (we will have the authority to determine the type and amount of securities to be bought or sold in your account) or a non-discretionary basis (we are required to confirm any trades in your account with you before we place them, giving you the ultimate decision regarding the purchase or sale). Financial Consulting Services involves us providing consultations on financial topics when a full written financial plan is not required. We also offer Financial Planning Services, which involves us creating a written financial plan for you which covers mutually agreed upon topics. It involves one-time or ongoing meeting(s) to discuss your financial situation and financial planning needs.

Additional Information: One of our advisors maintains an active CPA license, however does *not* provide accounting services to clients or non-clients. One of our advisors maintains an active attorney's license but does *not* provide legal services on behalf of our firm, although may do so as an outside business activity. One of our advisors is dually registered with an unaffiliated registered investment advisor. Please see **Item 4**, **Item 10** and **Item 16** of our [Form ADV Part 2A](#).

Limited Investment Offerings: We do not primarily recommend one type of security to clients. Instead, we recommend investment portfolios designed to be suitable for each client relative to that client's specific circumstances and needs. However, we are limited in investment selection in that we can only invest your account in securities which are available on your custodian/broker-dealer's platform. We do not offer or recommend any proprietary products.

Account & Fee Minimums: Some of our advisor representatives require a minimum portfolio value of \$500,000 in order to open or maintain an account managed by them, while others do not. Household accounts are aggregated. At their discretion, these minimums may be waived. Please see **Item 5** and **Item 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?

Description of Principal Fees & Costs: Fees charged for our Investment Advisory Services vary among our investment adviser representatives. Fees are charged based on a percentage of assets under management. Clients are billed quarterly, in either advance or arrears. Fees are calculated based on the fair market value of your account as of the last business day of the current billing period. The annual fee ranges between 0.40% and 1.50%. Because our fee is based upon the value of your account, we have an incentive to recommend that you increase the level of assets in your account. The Investment Advisory Services fee is one fee for both asset management and financial consulting services. You will incur other fees and expenses by engaging us for Investment Advisory Services. The broker-dealer/custodian on your account will charge you transaction fees. You will be charged internal fees and expenses by the funds we invest in within your account. You will also be charged additional fees by the third-party sub-advised programs if you are enrolled in one. Fees charged for

Financial Planning Services are separate from Investment Advisory Services and vary among our investment advisor representatives. We provide financial planning on an hourly or fixed fee basis ranging from \$0 to \$5,000. The hourly fee will be disclosed in advance in a Financial Planning Agreement. You will pay in advance a mutually agreed upon written retainer, with unpaid fees due upon completion. Fees may be waived by us at our sole discretion. Any fees we charge will not cover the costs associated with implementing any recommendations. See **Item 5** of our [Form ADV Part 2A](#).

Additional Information: 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 information on fees and expenses, 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?

Standard of Conduct: *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. 1) When we provide management services, we ask that you establish an account with Charles Schwab & Co., Inc., Fidelity Brokerage Services LLC or SEI Private Trust Company to maintain custody of your assets and to effect trades for your account. Our recommendation to use these custodians is not based solely on your interest of receiving the best execution possible. They provide us with research, products and tools that help us manage and further develop our business operations. As a result, we do not have to pay for such benefits, which saves us money and therefore creates a conflict of interest. See **Item 12** of our [Form ADV Part 2A](#). 2) We actively manage our own personal accounts while at the same time managing your accounts and other client accounts. We have developed procedures to mitigate and control for this conflict of interest. See **Item 11** of [Form ADV Part 2A](#). 3) When we recommend that you utilize a sub-adviser, you will incur more fees than if we did not enroll you in a sub-adviser program. See **Item 5 and 12** of [Form ADV Part 2A](#).

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

Additional Information: For more information about our conflicts of interests and the ways we are compensated, please see **Item 5** and **Item 10** of our [Form ADV Part 2A](#).

How Do Your Financial Professionals Make Money?

Description of Salary and Payment of our Financial Professionals: Our investment adviser representatives (“advisors”) are independent contractors who retain all fees paid by clients for whom they serve as an advisor, less operational firm expenses. We also employ financial professionals who support advisors in providing financial planning or investment-related services to the clients. These employees are compensated with a salary and will earn a bonus based on performance and firm profit. All payments, salary and bonus arrangements create a conflict of interest, as it gives your advisor or our employees an incentive to recommend you invest more in your account with us due to the potential for increased profits.

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

Yes. You can look up more information about us and our investment advisor representatives by visiting the SEC’s website 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 Cahill Financial Advisors, Inc.

Additional information about us and copies of our Form ADV Part 2A disclosure brochure and this relationship summary are available on the Internet at <https://cahillfa.com/>. You can also find our disclosure brochures and other information about us at <https://adviserinfo.sec.gov/firm/summary/109890>. If you have any questions or want an up-to-date copy of this relationship summary, we can be reached by phone at 952-926-1659.

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?*

The following pages contain an Exhibit of Changes made since our last ADV Part 3, which was dated July 24, 2023:



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Description of Services: Cahill Financial Advisors, Inc. offers investment advisory services and financial planning to retail investors. ~~Most of our clients receive~~ Investment Advisory Services include both Asset Management Services, which and Financial Consulting Services. Asset Management Services involves us managing and trading in your designated account(s). We discuss your investment goals and design a strategy to try and achieve your investment goals. We continuously monitor your designated account(s) and contact you at least annually to discuss your portfolio. We also offer asset management services through an unaffiliated sub-adviser. When engaging us for asset management services, you can choose whether you'd like us to provide services on a discretionary basis (we will have the authority to determine the type and amount of securities to be bought or sold in your account) or a non-discretionary basis (we are required to confirm any trades in your account with you before we place them, giving you the ultimate decision regarding the purchase or sale). Financial Consulting Services involves us providing consultations on financial topics when a full written financial plan is not required. We also offer Financial Planning and/or Financial Consulting Services. ~~This, which~~ involves us creating a written financial plan for you which covers mutually agreed upon topics, ~~and/or providing ongoing financial consulting to you upon request when a written financial plan isn't needed~~. It involves one-time ~~and/or~~ ongoing meeting(s) to discuss your financial situation and financial planning needs.

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period. The annual fee ranges between 0.40% and 1.50%. Because our fee is based upon the value of your account, we have an incentive to recommend that you increase the level of assets in your account. The Investment Advisory Services fee is one fee for both asset management and financial consulting services. You will incur other fees and expenses- by engaging us for Investment Advisory Services. The broker-dealer/custodian on your account will charge you transaction fees. You will ~~also~~ be charged internal fees and expenses by the funds we invest in within your account ~~and you.~~ You will also be charged additional fees by the third-party sub-advised programs if you are enrolled in one. See ~~Item 5 of Fees~~ charged for Financial Planning Services are separate from Investment Advisory Services and vary among our ~~Form ADV~~ Part 2A.

investment advisor representatives. We provide financial planning ~~under a on an hourly or fixed fee arrangement~~ basis ranging from \$0 to \$105,000. The hourly fee will be disclosed in advance in a Financial Planning Agreement. You will pay in advance a mutually agreed upon written retainer, with unpaid fees due upon completion. Fees may be waived by us at our sole discretion. Any fees we charge will not cover the costs associated with implementing any recommendations. See ~~Item 5 of our Form ADV~~ Part 2A.

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

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