

Walker Financial Services, Inc.  
d/b/a Tony Walker Financial  
December 20, 2024  
FORM CRS



Walker Financial Services, 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 **Portfolio Management Services** to retail investors.

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

**Investment Authority:** We manage investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account.

**Investment Offerings:** We offer advice on the following types of investments or products: equity securities, certificates of deposit, mutual fund shares, money market funds, real estate investment trusts ("REITs"), derivatives, exchange traded funds ("ETFs") and insurance products including variable annuities, registered index-linked annuities, fixed annuities, fixed indexed annuities, life insurance and long-term care insurance.

**Account Minimums and Requirements:** In general, we require a minimum account size of \$50,000 to open and maintain an advisory account, which may be waived at our discretion.

Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 8 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/145457>.

***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 arrears. Since the fees we receive are asset-based (i.e. based on the

- value of your account), we have an incentive to increase your account value which creates a conflict;
- **Commissions** - We receive compensation in the form of commissions from the sale of insurance products since our firm is also a licensed insurance agency. This may present a conflict of interest since we have a financial incentive on the sale of insurance products;
- Clients could pay the following additional fees and/or expenses: 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;
  - Insurance product annual contract fees, administrative fees and product charges; 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 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/145457>.

**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. 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.

- **Third-Party Payments:** Some of the persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons may earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice may present a conflict of interest because they may have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs.

**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 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/145457> to help you understand what conflicts exist.

**How do your financial professionals make money?**

The financial professionals servicing your account(s) are compensated by receiving a salary and bonus that is based on the revenue the firm earns from the person's services or recommendations. The bonus compensation paid to our financial professionals may involve a conflict of interest because they have a financial incentive to refer clients to our firm.

**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 270-843-9380 or click the link provided <https://adviserinfo.sec.gov/firm/brochure/145457>.

**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?**

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**Exhibit to Form CRS**

Tony Walker Financial is required to update its Form CRS when information in the Form CRS becomes materially inaccurate. This Exhibit summarizes the following material changes to the firm's Form CRS, implemented on May 12, 2022:

- ***Investment Offerings*** - We added "insurance products including variable annuities, registered index-linked annuities, fixed annuities, fixed indexed annuities, life insurance and long-term care insurance."
- ***What Fees Will I Pay?*** - We added "Insurance product annual contract fees, administrative fees and product charges."