

ITEM 1 – INTRODUCTION

LeafHouse Financial Advisors, LLC (“LeafHouse”) is an SEC-registered investment adviser that provides advisory services. *This document is a summary of the types of services we provide and how you pay for these services.* Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing. *We have also included sample key questions to ask in this document.*

ITEM 2 – RELATIONSHIP AND SERVICES***What investment services and advice can you provide me?***

LeafHouse offers the following principal investment advisory services: financial planning services, investment advisory services, business and non-profit retirement plans, investment management model programs, and third-party managed assets. We provide these services to individuals and high net worth individuals.

LeafHouse provides ongoing oversight of the account. All investments are monitored for performance relative to benchmarks and LeafHouse expectations and are rebalanced as necessary upon LeafHouse review. More frequent rebalancing may be triggered by material changes in variable as defined in the ADV Part 2A. Financial plans established as an annual fee are reviewed and updated at least annually.

Generally, we manage your account(s) on a discretionary basis. This means that we have the authority to determine, without obtaining client consent each time, the securities to be bought or sold and the amount of securities to be bought or sold in your account(s). Non-discretionary services are also available. Non-discretionary portfolio management is understood to mean that LeafHouse must first get Client permission before placing any trades to buy or sell securities in a Client account. LeafHouse is free to determine the timing of a particular transaction; however, permission must first be obtained from the Client. Clients should be aware that delays in granting permission for a transaction may hinder LeafHouse’s ability to effectively manage a portfolio. We tailor your investment portfolio to your situation. You may place limitations, or restrictions, on investment or brokerage discretionary authority. For additional information, see Item 12 and Item 16 of our ADV Part 2A, which can be accessed here.

LeafHouse generally does not impose a minimum account size for establishing a relationship. For additional information, see Item 4 and Item 7 of LeafHouse’s ADV Part 2A, which can be accessed on the LeafHouse website.

Key questions to ask:

- 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 3 – FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT***What fees will I pay?***

Our annual management fee ranges from 0.25% - 2.00% on assets under management and is billed quarterly in advance or arrears as listed in the agreement. You pay this fee whether you make or lose money on your investments. The more assets in your advisory account, the more you will pay in fees; thus we have an incentive to encourage you to increase the assets in your account. LeafHouse may render services on an hourly-fee basis and a planning and consulting basis. Hourly fees are \$200-\$400/hour; since these are based on hours work, we have an incentive to work longer and increase the hours worked. Planning and consulting fees range from \$500-\$10,000 and are payable once services are completed. You will pay fees and costs whether you make or lose money on investments. Fees and costs will reduce any amount of money you make on your investments over time.

The fees you pay to LeafHouse do not include the fees and expenses charged to you by the following: mutual fund companies as mutual funds charge shareholders advisory fees, administrative fees and other operational related fees and expenses; commissions or transaction costs charged by your custodian or the executing broker we may select when purchasing or selling securities; and custody and related administrative fees charged by broker dealers and custodians.

Please make sure you understand what fees and costs you are paying. For additional information, please see Item 5 in LeafHouse's Form ADV Part 2A accessible on the LeafHouse website.

What are your legal obligations to me when providing recommendations 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 that we provide you. Here are some examples to help you understand what this means.

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? How much will be invested for me?

How do your financial professionals make money?

LeafHouse employees do not receive any economic benefits for providing advisory services other than the compensation package we provide. No part of that compensation is based on incentives (such as bonuses based on the number or amount of sales, client referrals, or new accounts).

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

LeafHouse has established an institutional relationship with TradePMR ("Custodian") to assist the Adviser in managing Client account[s]. Access to the platform is provided at no charge to the Adviser. The Adviser receives access to software and related support without cost because the Adviser renders investment management services to Clients that maintain assets at TradePMR. Adviser endeavors at all times to put the interests of its Clients first. Clients should be aware, however, that the receipt of economic benefits from a Custodian creates a potential conflict of interest since these benefits may influence the Adviser's recommendation of this Custodian over one that does not furnish similar software, systems support, or services. A more detailed explanation of these benefits is included in LeafHouse's ADV Part 2A, Item 12 and Item 13, accessible on the LeafHouse website.

ITEM 4 – DISCIPLINARY HISTORY

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

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

No. A free and simple search tool to research us and our financial professionals is available at <https://www.investor.gov/CRS>.

ITEM 5 – ADDITIONAL INFORMATION

Additional information about our investment advisory services and an up-to-date copy of the relationship summary is available by contacting us at (512) 879-1505 or contacting the Chief Compliance Officer, Dallas Villarreal, at dvillarreal@leafhouse.com.

Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Whom can I talk to if I have concerns about how this person is treating me?



FORM CRS
December 3, 2024

MATERIAL CHANGES

1. **Item 4 Disciplinary History** – updated to “No.”