

ITEM 1: INTRODUCTION

Beyond Financial Services (“BFS” or the “Firm”) is an investment adviser registered with the United States Securities and Exchange Commission.

Brokerage and investment advisory services and fees differ. It is important that retail investors understand the differences, which are summarized here and further explained in referenced filings and disclosure materials. In addition, free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

ITEM 2: RELATIONSHIPS AND SERVICES

What investment services and advice can you provide me?

In general, we provide investment advisory services by analyzing your investment objectives, risk tolerance and financial needs, and providing you with recommendations as to how your assets should be invested. Our investment advisory services are non-discretionary, which means that you make the ultimate decision regarding the transactions in your account and we will not act without your permission.

Types of Investments: In general, we recommend investment strategies that involve equity securities, corporate debt, certificates of deposit, municipal bonds, United States Government or Agency securities; and investment company products, such as mutual funds, exchange traded products and variable annuities. Our financial professionals are also licensed to recommend life insurance products. In general, we do not make recommendations regarding commodities, futures, precious metals, warrants or commercial paper.

Account Minimums: An initial minimum deposit of \$200,000, which we may waive in our discretion.

Account Monitoring: Our investment advisers will monitor your portfolio on a periodic basis, and there is no additional fee or charge associated with this account monitoring service.

While we are not a brokerage firm, certain of our financial professionals are registered to provide brokerage services through a separate firm, Raymond James Financial Services, Inc. member FINRA/SIPC (RJFS). A copy of the Relationship Summary for RJFS will be provided to you separately.

You can find additional information about our services in our Form ADV, available at <https://adviserinfo.sec.gov/firm/summary/286350>.

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?

ITEM 3: FEES, COSTS AND CONFLICTS

What fees will I pay?

- **Advisory Fees:** A flat fee, applied quarterly, that includes all transaction fees in your investment advisory account. Our annual fees range from .60% to 1.25%, depending upon the value of your account.
- **Consultation Fees:** We charge an hourly fee of \$350 per hour for initial consultations. This fee will be refunded to you in full should you choose to utilize our investment advisory services. We also offer financial planning analysis at hourly rates up to \$500 per hour.

In addition, you will be responsible for paying third-party fees, including management fees charged by advisers to mutual funds, closed-end funds and exchange traded funds, wire transfer and electronic fund transfer processing fees. Neither BFS nor our financial professionals receive any portion of these fees.

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. *Additional information about our fees can be found in our Form ADV, available at <https://adviserinfo.sec.gov/firm/summary/286350>.*

Conversation starter: Help me understand how these fees and costs might affect my investments. For example, 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 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 recommendations and investment advice we provide you. Here are some examples to help you understand what this means.

- **Advisory Fees:** In general, our compensation increases when you invest more of your assets with us. Because of this, we have an incentive to recommend that you liquidate assets held away from BFS and invest them with us.

Additional information about our conflicts of interest, including how we manage those conflicts, can be found in our Form ADV, available at <https://adviserinfo.sec.gov/firm/summary/286350>.

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

How do your financial professionals make money?

Our financial professionals are primarily compensated on a fee basis, based on a percentage of assets under management. We also offer consulting and financial planning services for an hourly rate.

ITEM 4: DISCIPLINARY HISTORY

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

No. For the most current records of legal or disciplinary history of our financial professionals, please refer to [Investor.gov/CRS](https://www.investor.gov/CRS).

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

ITEM 5: ADDITIONAL INFORMATION

You can find additional information about our firm, our financial professionals and the services we offer by calling 510-792-9395 and requesting up-to-date information for any of the categories reflected in this client relationship summary, or referring to our website (www.beyondfinancialservices.com) and Form ADV, available at <https://adviserinfo.sec.gov/firm/summary/286350>.

Conversation starter: 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?