

March 20, 2024

Form CRS: Client Relationship Summary

Item 1: Introduction

Pointer Financial Advisors LLC (the "Firm"), is an investment adviser registered with the U.S. Securities and Exchange Commission. Investment advisers and broker-dealers offer different services and charge different fees, and it is important for you to understand the differences. Free and simple online tools can help you understand those differences and allow you to research firms and financial professionals at the SEC's investor education website (www.investor.gov/CRS).

For more information about us, visit www.adviserinfo.sec.gov.

Item 2: Relationships and Services

What investment services and advice can you provide me?

We offer investment advisory services, which include discretionary investment management services. These services can be offered to our clients separately or in conjunction with delineated financial planning services that we also offer our clients as part of a bundled service offering. If you open an advisory account with us, we will meet with you to evaluate your specific investment objectives, financial circumstances, income needs, risk tolerance, time horizon, liquidity constraints, tax situation, and other related factors before making investment recommendations to you.

When we manage your assets on a discretionary basis, we have the authority to make investment decisions and buy and sell securities on your behalf without asking you in advance. For certain assets not held by a custodian we work with (such as assets held in a 401(k) plan), we will make investment recommendations to you, but you are responsible for accepting or rejecting our recommendations as well as buying or selling the investments.

Although our advice is not limited to certain types of investments, our investment advice focuses on investments in Common stocks, preferred stocks, convertible stocks, corporate bonds, government bonds, municipal bonds, mutual funds, and exchange-traded funds. We monitor your investments on an ongoing basis, and account reviews are conducted at least once a quarter. In order to start and maintain an advisory relationship with the Firm, we typically impose a minimum fee of \$4,000 for services rendered, but retain the sole authority to waive this minimum.

For more information about our services, please review Item 4 of our disclosure brochure, which can be found at www.adviserinfo.sec.gov.

Conversation Starters: Here are some additional questions you can ask us to learn more about our services:

- 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?

For our comprehensive wealth management services, the Firm charges you fees based on the amount of assets we manage or advise on your behalf. We charge those fees each quarter before services are rendered for the quarter. We will generally deduct our fees directly from your account. The more assets there are in your advisory account, the more you will pay in fees, and the Firm has an incentive to increase the assets we manage or advise on your behalf.

In addition to the fees we charge, other firms will also charge you fees and expenses in connection with the services we provide to you, which could include securities brokerage commissions; mark-ups and mark-downs on transactions in fixed-income securities; other transaction costs; custodial fees; reporting charges; charges imposed directly by a mutual fund or ETF in a client's account, as disclosed in the fund's prospectus (e.g., fund management fees,

distribution fees, and other fund expenses); deferred sales charges; odd-lot differentials; transfer taxes; wire transfer and electronic fund fees; and other fees and taxes on brokerage accounts and securities transactions.

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.

There is no separate fee for financial planning when such services are provided through our comprehensive wealth management service.

For more information about the fees and expenses you could pay in connection with our services, please review Item 5 of our disclosure brochure, which can be found at www.adviserinfo.sec.gov.

Conversation Starters: Here are some additional questions you can ask us about our fees:

- Help me understand how your 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. For instance, when we provide you with financial planning services, we have an incentive to recommend our investment management services to you because we can earn additional fees for providing such services.

Conversation Starters: Here are some additional questions you can ask us about the conflicts of interest we face:

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

For more information about the conflicts of interest we face when rendering services to you, please visit www.adviserinfo.sec.gov.

How do your financial professionals make money?

We compensate our financial professionals based on a salary and bonuses based on the profitability of the Firm.

Item 4: Disciplinary History

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

No. To learn more about the Firm's investment professionals, please visit the free and simple online search tool available at www.investor.gov/CRS.

Item 5: Additional Information

For more information about our services and fees, please visit www.adviserinfo.sec.gov. To request up-to-date information and/or a copy of our relationship summary, please call us at (301) 804-0250. Or email us at invest@pointeradvisors.com

Conversation Starters: Here are some additional questions you can ask us if you need to reach us:

- 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?

Exhibit A – Material Changes to Client Relationship Summary

March 20, 2024:

- We have updated our services (Item 1) to clarify that the Firm only offers discretionary management services and our contact information in Additional Information (Item 5).