

Rachor Investment Advisory Services, LLC conducting business as Rachor Financial is registered with the Securities and Exchange Commission as an investment adviser. 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 investors in order to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services including financial planning. Financial planning services include estate planning, insurance planning, and cash flow planning. Our investment advisory services are based on the client's individual goals and objectives and invested in accordance with the client's investment policy. When appropriate, we recommend unaffiliated private money managers to manage a portion of the client's account. These private money managers are typically dually registered as investment advisers and broker-dealers.

As part of our standard services, we monitor the accounts under our management monthly for excessive cash and quarterly for opportunities to rebalance the account to the client's agreed upon asset allocation. Accounts are reviewed annually in the context of each client's stated investment objectives and guidelines. Additional reviews may be triggered by material changes in the client's individual circumstances. We will monitor the assets managed by the private money managers in the context of client's overall financial plan.

We accept discretionary authority to determine, without obtaining your specific consent, the identity and amount of securities to be bought or sold in your account. In all cases, however, such discretion is exercised in a manner consistent with the particular client's investment policy. We recommend, on a nondiscretionary basis, private money managers meaning the client makes the ultimate decision whether or not to engage and maintain a private money manager's services.

We do not offer proprietary products or offer advice with respect to a limited menu of products or types of investments. We do not place restrictions on clients to open or maintain an account, such as minimum account size or investment amount. However, some private money managers do have minimum account requirements.

For additional information regarding our services and requirements to establish a relationship with us see Item 4 (Advisory Business), Item 7 (Types of Clients) and Item 16 (Investment Discretion) of our [Form ADV Part 2A](#).

Consider asking our 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?

We are compensated based upon a percentage of assets under management. Our fees cover both the financial planning and investment advisory services. Fees are billed quarterly, in advance, using an asset-based tiered schedule. Tiered fees refer to fee schedules where, as the value of account assets reaches a new threshold, the assets above that threshold are charged successively lower percentages. Compensation is based on the total account value including all cash and securities. The more assets in your account, the more you will pay in fees, and we have an incentive to grow the investments in your account and encourage you to increase the assets in your account. Upon terminating our agreement any prepaid, unearned fees will be promptly refunded to you.

In addition to our fee, you will incur fees from third parties that most commonly include, but are not limited to, custodian fees, brokerage commissions, account maintenance fees, fees related to certain mutual funds and ETFs, and other transactional fees. If you elect to engage a recommended private money manager, you will incur additional charges paid directly to these providers. These fees and expenses are described in each of the provider's agreements with you.

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 additional information including our fee schedule, billing arrangements, additional fees and expenses you will pay third parties, see Item 5 (Fees and Compensation) of [Form ADV Part 2A](#).

Consider asking our financial professional:

- *Help me understand how these fees and costs might affect my investments.*
- *If I gave 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 is a couple examples to help you understand what this means. When we charge an asset-based fee and recommend to a client that they transfer their account to our management, we will benefit because our fee will be based on a higher account value. We receive certain benefits from the broker we recommend including back-office, administrative, custodial support, reporting and related services. These services include software and other technology. The receipt of these services creates a conflict of interest since it provides an incentive for us to continue to recommend the broker to our clients.

Refer to Item 12 (Brokerage Practices) of our [Form ADV Part 2A](#) for more information.

Consider asking our financial professional:

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

The conflicts disclosed in this Form CRS are not our sole conflicts, for additional discussion on our conflicts, please refer to Item 10 (Other Financial Industry Activities and Affiliations) and Item 11 (Code of Ethics, Participation or Interest in Client Transactions and Personal Trading) of our [Form ADV Part 2A](#).

How do your financial professionals make money?

Our financial professionals are paid a salary and may receive periodic bonuses. Bonuses are discretionary and not based upon the amount of business brought to us or assets serviced.

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

No. Visit Investor.gov/CRS for free and simple search tool to research us and our financial professionals.

Consider asking our financial professional:

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

For additional information about our investment advisory services, please refer to www.rias.net/our-firm or our [Form ADV Part 2A](#) available on the IAPD website at adviserinfo.sec.gov/firm/summary/105495. To request up-to-date information or a free copy of this disclosure, please call (810) 732-7777.

Consider asking our 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?*

Exhibit A – Material Changes to Form CRS

The General Instructions to Form CRS states that each amended relationship summary that is delivered to a retail investor who is an existing client must include a summary of material changes. The additional disclosure summarizing the material changes must be attached as an exhibit to the unmarked amended relationship summary.

Rachor Investment Advisory Services, LLC no longer recommends clients enter into a tri-party agreement between the client, an independent third-party adviser and us for purposes of the management of the client's account. Previously, we disclosed that this arrangement provided us with certain educational opportunities, services, and benefits. We no longer have access to these benefits.