

Client Relationship Summary (Form CRS/Form ADV Part 3)– March, 2024

Item 1. Introduction

Financial Horizons, Inc. is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. 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 adviser, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

Description of Services: We are an investment advisory firm that provides asset management for retail investors. We do not offer Wrap Fee Programs. We actively monitor client accounts and make appropriate changes if necessary, considering market circumstances. Financial Horizons, Inc. does not act as a custodian of client assets. We place trades for clients under a limited power of attorney. Financial Horizons, Inc., as a matter of policy, has no affiliation with any broker/dealer. Financial Horizons, Inc. provides each client with a quarterly statement of holdings. The client also receives a monthly statement from the broker. Clients choose to have Financial Horizons, Inc. manage their assets to obtain ongoing in-depth investment advice. Realistic and measurable goals are set and objectives to reach those goals are defined.

Requirements to open and maintain an account. The minimum account size is generally \$200,000.

Additional Information: Additional information on relationships, fees and services can be found in the Financial Horizons, Inc. ADV, Part 2A Brochure (Items 4 and 7 of Part 2A or Items 4.A. and 5 of Part 2A) and other applicable documents.

Conversation Starter – Given my financial situation, should I choose an investment advisory service? Why or why not? How will you choose investment 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?

Principal Fees and Costs: The scope of work and fee for an Advisory Service Agreement is provided to the client in writing prior to the start of the relationship. The annual Advisory Service Agreement fee is based on a percentage of the investable assets. A general fee schedule for investment management services is included in the Financial Horizons, Inc. Form ADV 2A Brochure. Financial Horizons, Inc. fees are exclusive of brokerage commissions, transaction fees, custodial fees, exchange fees, SEC fees, transfer taxes, wire transfer, electronic fund fees, and other related costs and expenses which are incurred by the client from custodians or brokers.

Additional Information: 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 can be found the Financial Horizons, Inc. Form ADV, Part 2A Brochure (Items 4 and 7 of Part 2A or Items 4.A. and 5 of Part 2A) and other applicable documents.

Conversation Starter – Help me understand how these fees and costs might affect my investments. If I give you \$200,000 to invest, how much will go to fees and costs, and how much will be invested for me.

Conflicts and Standard of Conduct

What are our 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 Financial Horizons, Inc. acts as your investment adviser, we are required to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money can create some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice, we provide you. Financial Horizons, Inc. has adopted a Code of ethics describing its standards of business conduct, potential conflicts of interest and fiduciary duties.

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

Additional Information: Additional information on conflicts of interest can be found in our Form ADV Part 2A Brochure (Items 4 and 7 of Part 2A or Items 4.A. and 5 of Part 2A) and other applicable documents.

How do your financial professional make money? Our portfolio managers' compensation includes an annual fixed salary and a discretionary bonus. This discretionary bonus considers several factors including the Adviser's profitability (net income) and ability to pay a bonus.

4. Disciplinary History

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

No. Financial Horizons, Inc. has not been subject to any disciplinary events by regulators nor is it a party to a legal event that are material to client evaluation of our advisory business. You can visit investor.gov/CRS for free and simple search tools to research us and our financial professionals.

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

Item 5. For Additional Information

If you would like additional, up-to-date information or a copy of this disclosure, please call 818 505-9313. Additional information is also available on the SEC website at adviserinfo.sec.gov.

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