

## Form CRS - Customer Relationship Summary

### ASL Financial, LLC

ASL Financial, LLC 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 [www.Investor.gov/CRS](http://www.Investor.gov/CRS), providing educational materials about broker-dealers, investment advisers, and investing.

#### **What investment services and advice can you provide me?**

We provide investment advisory and consulting services to our clients.

Our primary investment advisory service involves the management of our clients' investments. We offer the managed portfolio program through a wrap fee where no separate transactions charges apply and a single fee is paid for all advisory services and transactions. We not only make investment decisions but also implement these decisions and provide ongoing investment monitoring and reporting. We do not sell proprietary investment products or limit clients to certain types of investments. Portfolio management services are tailored to your individual needs and you may impose restrictions related to level of discretion granted, the types of investment used, etc. We require a minimum account size of \$500,000 but reserve the right to accept or decline any engagement.

We also conduct non-management general consulting and financial planning projects for clients. When conducting consulting projects, we make investment recommendations but you are responsible for deciding and implementing. When conducting financial planning projects, we provide advice and assistance but you decide whether to implement any financial planning recommendations. Financial planning engagements may include a written plan in some cases.

**For additional information about services we provide**, see Item 4 of our Form ADV Part 2A Brochure at <https://adviserinfo.sec.gov/firm/summary/115479>. **For information about separate brokerage services available**, see Form CRS for Osaic Wealth, Inc., a separately owned broker-dealer and investment adviser with which our advisors are affiliated.

#### **Key questions to ask your 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?**

When providing investment advisory services, we charge an ongoing asset based fee. Asset based fees give us an incentive to increase the assets in a client account since the more an investor has in an account, the more the investor will pay in fees. Our fee is calculated and deducted directly from your account quarterly in advance. Our fee is separate from any other custodial fees or expenses, mutual fund or ETF expenses, taxes, or other fees charged by outside parties, but transactions fees may be included under our Wrap Fee Program platform. Wrap program fees are often slightly higher since the fee charged includes transactions costs.

When providing non-management general consulting or financial planning services, we charge an hourly or fixed fee that we quote in advance based on the complexity of the project. The fee is due upon completion although some of which may be due in advance. Our financial planning fees are separate from any fees or expenses assessed by outside parties.

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 about the fees we charge**, please see Item 5 of our Form ADV Part 2A Brochure at <https://adviserinfo.sec.gov/firm/summary/115479>.

**Key questions to ask your financial professional:**

Help me understand how these fees and costs might affect my investments. If I give you \$500,000 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 affect the investment advice we provide you. Here are some examples to help you understand what this means.

Some firms earn incentives by using proprietary products in client accounts, some firms share revenues with outside managers when directing business, and some firms trade investments from their own inventory with their clients. We do not engage in these activities.

**For additional information about our management platform and custodial arrangements**, please see Item 4, 5, and 12 of our Form ADV Part 2A Brochure at <https://adviserinfo.sec.gov/firm/summary/115479>.

**Key questions to ask your financial professional:**

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

**How do your financial professionals make money?**

Our financial professional owns the firm and as such is compensated for servicing accounts and generating new clients. Our financial professional does not receive economic benefits or other compensation from outside parties related to advisory services but may for investment sales when serving as a broker. Our financial professional may receive separate compensation for providing divorce or tax related services.

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

No. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research us and our professionals.

**Key questions to ask your financial professional:**

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

**Where to go for additional information**

***Please contact us at 408-283-7256 for a current copy of this summary, for our Form ADV Part 2 Brochure, or for additional information about our firm.***

**Key questions to ask your 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?