



Customer Relationship Summary (Form CRS) dated March 25, 2024

Introduction

Financial Freedom House ("FFH") is an investment adviser registered with the Securities and Exchange Commission. We are also a CEFEX-certified investment adviser. CEFEX is an independent global assessment and certification organization that has conducted a voluntary third-party assessment of FFH's books and records to evaluate FFH's adherence to a defined fiduciary standard. For more information go to FinancialFreedomHouse.com/about/certified-fiduciary

FFH provides advisory accounts and services rather than brokerage accounts and services. By their nature, brokerage and investment advisory services and fees differ. It is important that you understand these differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

FFH provides investment advisory and portfolio management services ("services") through its Fiduciary Account Management platform. These services are provided on a **discretionary** basis. This means that FFH will select and replace investments used in your account and periodically rebalance or adjust the allocation of your account without you needing to consent to each trade prior to its execution. However, this **discretionary** authority is limited, meaning that we cannot change your asset allocation model or initiate distributions from your account without your instruction to do so.

Your account will be invested in a portfolio comprised primarily of index funds or passive-managed institutional mutual funds. We do not have any proprietary or preferred fund arrangements that limit the scope of our advice or the funds we include in our fund screening and due diligence process. Your account will be monitored by FFH at a minimum on a quarterly basis using software from Envestnet, Tamarac, fi360, and Morningstar.

Financial planning is integrated into our services. Retail investors not wishing to engage us to provide investment services may engage us to provide stand-alone financial planning or **non-discretionary** advisory services in which the investor makes all investment related decisions.

Our lowest tier of services has a minimum account size requirement of \$1,000 initial deposit. We do not charge a minimum fee. All fees are calculated as a percentage of assets under management.

For additional information, please see Form ADV, Part 2A brochure which may be found at FinancialFreedomHouse.com/about/disclosures

Conversation Starter

- 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

If you engage us to provide services, you will pay a blended fee based on a percentage of the value of your accounts as of the last day of the quarter. Our fees are then billed at the beginning of each quarter and cover the cost of our services for that quarter. We charge two separate fees: a Portfolio Management & Investment Advisory Fee and a Recordkeeping & Technology Platform fee. You will also incur other fees not charged by FFH. This includes the internal expense ratio of the funds used in your account and the fee charged by Charles Schwab & Company, Inc. for custody-trust services.

Because we are charging an **asset-based fee**, you will pay a higher fee in dollars as your account increases in value; although this fee will decline as a percent of assets. This means that we have an incentive and potential conflict of interest to encourage you to increase the value of the assets in your account.

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, please see Form ADV, Part 2A brochure (Item 5) which may be found at FinancialFreedomHouse.com/about/disclosures as well as our Investment Advisory Agreement, Investment Policy Statement, and other proposal documents.

Conversation starter

- Help me understand how these 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 affect the recommendations we provide you. Here are some examples to help you understand what this means.

We charge a fee for our services. We do not receive commissions, revenue sharing payments, or other material incentives from third parties involved in the servicing or management of your account. The fee that we receive in dollars for providing services increases as the value of your account grows. This can be construed as a conflict of interest; even though this fee as a percentage of assets under management may be decreasing.

We uphold our fiduciary duty to you, our client, and address this potential conflict by disclosing our total fee (in dollars and as a percent of assets) prior to you engaging our services. We then list all our fees as line-item expenses on your monthly statement and quarterly performance reports.

For additional information, please see Form ADV, Part 2A brochure (Items 4 & 5) which may be found at FinancialFreedomHouse.com/about/disclosures as well as our Investment Advisory Agreement, Investment Policy Statement, and other proposal documents.

Conversation starter

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

How do your financial professionals make money?

Our Investment Adviser Representative ("financial professionals") are paid a salary. Once they've satisfied eligibility requirements, their compensation includes employer-paid health insurance and a 401(k) plan with matching contributions.

Each quarter, management conducts a review of the annualized revenue generated by new accounts during their first billing after onboarding. The financial professional's annualized salary is then increased by a percentage of this new revenue. Our financial professional's salary is not adjusted each quarter based on the change in market value of previously existing accounts.

On occasion a financial professional may sell an insurance or fixed-annuity product that pays a commission. In that situation, the commission is split 50/50 between the financial professional and FFH.

We do have one non-employee Investment Advisor Representative who is paid 1099 compensation and does not receive health insurance or 401(k) plan benefits. Their 1099 compensation is a set percentage of the total fees billed by their accounts as calculated each quarter.

Do your financial professionals have legal or disciplinary history?

Yes. In 2018 the Corporations, Securities & Commercial Licensing Bureau of the State of Michigan (the "Bureau") issued a cease and desist order in February 2018 alleging that one of our financial professionals was acting as an unregistered Investment Advisor Representative.

The alleged violation was the result of a clerical error that occurred during the payment of the filing fee while we were registering the financial professional as an Investment Advisor Representative of FFH. We discovered the error, corrected the error, successfully registered the financial professional, and disclosed this matter to the Bureau prior to the order being issued. Without admitting nor denying the Bureau's allegations, we agreed to settle the matter by paying a civil fine of \$1,000.

We have no other disciplinary information or history to disclose regarding FFH, its management persons, or financial professionals.

For additional information, please visit www.Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation starter

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

Additional Information

For additional information about our services, visit FinancialFreedomHouse.com. If you would like additional, up-to-date information or a copy of this disclosure, please call (248) 673-2900.

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?