



**Anderson Financial Partners, Inc.**  
**Form CRS Customer Relationship Summary**  
**March 1, 2024**

**Item 1. Introduction**

Anderson Financial Partners, Inc. is an independent/non-broker-dealer affiliated investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine if our services are right for you. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS) which also provides educational materials about investment advisers, broker dealers, and investing.

**Item 2. Relationships and Services**

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

Anderson Financial is a registered investment adviser that offers investment advisory services to non-profit institutional, high net worth retail and pension and 401-k/403-b plan investors. Our advisory services include risk tolerance, asset allocation, comprehensive portfolio management, and investment consulting. If you establish an advisory relationship with our firm, we will meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we will recommend a portfolio of investments that is monitored at least monthly, and as necessary, rebalanced or adjusted to meet your changing needs, stated goals and objectives. We will offer you advice on a regular basis and contact you at least quarterly to discuss your portfolio.

We manage accounts on a non-discretionary basis. We will recommend asset managers and investment vehicles to you, but all investment decisions must be approved by you. On an ongoing basis, we will evaluate the performance of your portfolio and its managers and we will recommend replacement of a manager if necessary, subject of course, to your approval.

We do not restrict our advice to limited types of products or investments. Our firm now requires a minimum account balance of \$1,000,000 for our asset management services.

Additional information about our advisory services can be found in Form ADV, Part 2 (Items 4-7), which is available online at <https://adviserinfo.sec.gov/firm/summary/126641>

***Conversation Starter:***

***Given my financial situation, should I choose an investment advisory service like Anderson Financial? 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?***

Anderson Financial charges a set-up fee of up to \$10,000 at the beginning of a client relationship. On an ongoing basis, we charge 0.30% per year of the first \$10 million of portfolio assets, and 0.15% per year of assets in excess of \$10 million, subject to a minimum fee of \$10,000 per year, payable in quarterly installments in arrears. Or, in the alternative, we may agree to charge you a negotiated fixed annual fee for our services. We will charge no other fees, nor do we charge for travel or out-of-pocket expenses.

The managers engaged by you at our recommendation will charge fees over and above our fees, as will the custodian who holds your assets in safe keeping. You may also be charged a transaction fee when securities within your portfolio are bought or sold. Also, if a portion of your portfolio is invested in mutual funds or limited partnerships, these firms will charge separate fees for the management of such investments.

If our fee is a percentage of the assets in your portfolio, our fee will increase or decrease as the asset balances change. Therefore, the larger your portfolio, the higher the fee you will pay to us.

It is very important to emphasize that Anderson Financial is paid only by its clients and does not receive any compensation from any other sources.

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 about our fees is located in item 5 of our ADV Part 2 which is available online at <https://adviserinfo.sec.gov/firm/summary/126641>

**Conversation Starter:**

***Help me understand how these fees and costs might affect my investments. If I give you \$1,000,000 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 serve as your investment advisor, we are required to and always act in your best interest and never put our interests ahead of yours. At the same time, the way we make money could 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. We strive to eliminate all such possibilities for conflict of interest, and currently see no such conflicts with any current clients.

We are held to a fiduciary standard that covers our entire investment advisory relationship with you. For example, we are required to monitor your portfolio, investment strategy, and investments on an ongoing basis.

**Conversation Starter:**

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

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

Our financial professionals are compensated based on the revenue our firms earns from their advisory services, the amount of client assets they service, and the time and complexity required to meet a clients needs. Anderson Financial receives no compensation as a firm from any source other than directly from our clients.

**Item 4. Disciplinary History**

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

Anderson Financial has no legal or disciplinary history. You can visit [www.investor.gov/crs](http://www.investor.gov/crs) for a free and simple search tool to research our firm and its financial professionals.

**Conversation Starter:**

***As a financial professional, do you have any disciplinary history for what type of conducts?***

**Item 5. Additional Information**

You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD 126641. For further information about our services, or for a copy of this disclosure, please contact: **John Anderson, Managing Partner 904-280-8995.**

**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?***