

Trinity Financial Advisors LLC– Form CRS

Trinity Financial Advisors LLC (“we”, “our”, or “us”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Our services and compensation structure differs from that of a registered broker-dealer. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS. The site also provides educational materials about broker-dealers, investment advisers and investing. Information in text boxes below are intended to be conversation starters for you to have with us and are required by the instructions to Form CRS.

What investment services and advice can you provide me?

We provide discretionary investment advisory services to retail investors, which include individuals and their trusts and estates. As part of this service, we offer general financial planning and consulting services upon specific client request.

We first determine your investment objective, and then invest or recommend that you invest your assets according to your investment objectives. Once invested, we monitor and review your account performance and asset allocation, and may rebalance or recommend that you rebalance as necessary based on these reviews.

We provide our services on a discretionary basis, which means we have the authority to buy and sell investments in your account without speaking to you prior to doing so. You can place reasonable restrictions on the securities and types of securities that we buy by notifying us, in writing.

We do not limit the scope of the universe of securities that we use in managing client accounts, although we generally invest in exchange-listed securities, mutual funds, individual bonds, bond funds, and exchange traded funds (“ETFs”).

We generally require a minimum annual investment advisory fee of \$10,000.

For more detailed information about our *Advisory Business* and the *Types of Clients* we generally service, please See Items 4 and 7, respectively in our [Form ADV Part 2A](#).

<i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i>
<i>How will you choose investments to recommend to me?</i>
<i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i>

What fees will I pay?

We provide services and receive fees only from you. We don’t accept any payments or commission from any third parties. Our fee is based on a percentage of your assets under our management, begins at the annual rate of 0.90%, and decreases the more assets that you entrust to our management. Our fee generally ranges from 0.55% to 0.90%. We deduct our fee from one or more of your investment accounts on a quarterly basis, in advance, based upon market value of assets on the last business day of the prior quarter. Because our fee is based on the amount of your assets on the last business day of the prior quarter under our management, the more assets you entrust us to manage, the more you will pay us for our services. Therefore, we have an incentive to encourage you to increase the amount of assets that you entrust to us.

Your account will be held with a qualified custodian. Custodians may charge transaction fees for effecting certain securities transactions. In addition, your assets can be invested in mutual funds and ETFs (and to a lesser extent private investments). You will bear your pro rata share of the investment management fees and other fees of these investments, which are in addition to the fees you pay us. These fees and expenses are described in each fund’s prospectus or offering document and potentially include a management fee, distribution fee, and other fund expenses. 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.

A copy of our Part 2A is available at:

https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=885607

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?

For more detailed information about our fees and costs related to our management of your account, please See Item 5 in our [Form ADV Part 2A](#).

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 are some examples to help you understand what this means:

- * We recommend Charles Schwab & Co., Inc. and we receive support services from them. This presents a conflict of interest, because our receipt of their support make us more inclined to continue using and recommending them.
- * We may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage for an asset-based fee. If we don't currently manage your account held with your employer's plan, this will increase our compensation.
- * Upon client request, we may facilitate access to a securities-based loan instead of selling securities in your account to meet liquidity needs. This presents a conflict of interest because selling those securities (instead of leveraging those securities to access an SBL) would reduce the amount of assets that we earn fees on.

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

For more detailed information about our conflicts of interest, please review Item 4, 11 and 12 of our [Form ADV Part 2A](#).

How do your financial professionals make money?

Our financial professionals are generally compensated on a salary basis and may receive discretionary bonuses. In the event an employee earns a bonus, they are based on various factors. In addition, certain of our financial professionals are equity owners of the firm, in which case they stand to receive a share of the profits of the firm.

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

No. We encourage you to visit www.Investor.gov/CRS to research our firm and our financial professionals. Furthermore, we encourage you to ask your financial professional:

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

Additional information about our firm is available on the SEC's website at www.adviserinfo.sec.gov. You may contact our Chief Compliance Officer at any time to request a current copy of your [Form ADV Part 2A](#) or our *relationship summary*. Our Chief Compliance Officer may be reached by phone at (614) 848-7667.

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

March 9, 2024

**EXHIBIT TO THE AMENDED FORM CRS
TRINITY FINANCIAL ADVISORS LLC**

SUMMARY OF MATERIAL CHANGES

March 9, 2024

The following sections of Trinity Financial Advisors LLC's Form CRS have been amended to include information about:

What fees will I pay?

Updated fee range to reflect change to Form ADV Part 2A.

A copy of our Part 2A is available at:

https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=885607