

## CLIENT RELATIONSHIP SUMMARY

Outfitter Financial, LLC is an investment advisor registered with the United States Securities and Exchange Commission. Investment advisory and brokerage services and fees differ, and it is important for you to understand the differences. Free and simple tools are available for you to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisors and investing.

### WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We offer asset management services to you based on trust and confidence for the entire length and scope of our advisory relationship.

We begin by working with you to identify and gain a better understanding of your financial situation and investment goals. Based on what we learn, we will recommend an asset allocation strategy that takes into consideration your age, defined goals, time needed to achieve your goals, and risk tolerance.

Moving forward, we construct a diversified investment portfolio aligned with your asset allocation strategy, primarily using a mix of stocks, bonds, mutual funds and exchange-traded funds (ETFs). We are not restricted to a limited menu of products or types of investments (i.e., proprietary products).

Your investment portfolio will be managed on a discretionary basis, which means that securities will be purchased and sold on your behalf without your prior approval of each transaction. Discretionary authority is granted to us when you complete our Investment Advisory Agreement. You may limit our discretionary authority at any time.

As part of our standard service, your portfolio will be monitored on an ongoing basis and rebalanced when necessary.

A minimum initial investment is required to establish an advisory relationship with us, which may be waived at our discretion.

You can find more detailed information about the services we offer in our Disclosure Brochure under Item 4, "Advisory Business."

#### Questions You Should Ask

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?

You will pay an ongoing fee for our asset management services. Fees are assessed quarterly in advance and deducted directly from your investment portfolio.

Our tiered fee schedule is based on a percentage of the value of the assets in your investment portfolio. The annual fee rate you pay will reduce when your portfolio value, either through additional deposits or asset growth, moves into a different tier bracket of our fee schedule.

Regardless of the fee breaks we offer, the more assets in your investment portfolio, the more you will pay in fees. This presents a conflict of interest because it creates an incentive for us to encourage you to increase the amount of assets in your investment portfolio.

Separate from our investment advisory fees, other common costs associated with your investment portfolio typically include, but are not limited to, custodian fees, account maintenance fees, fees related to mutual funds, and other transactional fees. Such fees, if any, will vary depending on the type of account and investments you hold.

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.

#### Questions You Should Ask

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 ADVISOR? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?

When we act as your investment advisor, 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:

#### Questions You Should Ask

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

- Because we charge a fee based on the amount of assets we manage for you, this creates an incentive for us to encourage you to invest more assets in your portfolio.
- Because our managing member has a material financial interest in a private company, this creates an incentive for us to recommend an investment in this private company if you meet certain financial requirements.

You can find more detailed information about our potential conflicts of interest in our Disclosure Brochure under Item 10, "Other Financial Industry Activities & Affiliations", Item 11, "Code of Ethics", and Item 14, "Client Referrals & other Compensation."

## HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are compensated from the fees we earn from the investment advisory services we offer.

## DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

Yes.

Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free, simple search tool to research our firm and financial professionals.

### Questions You Should Ask

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

## ADDITIONAL INFORMATION

You can find additional information about our investment advisory services at [www.adviserinfo.sec.gov](https://www.adviserinfo.sec.gov) by clicking on the Firm tab and then searching CRD# 291413 or Outfitter Financial, LLC. You can also contact us at the address and phone number listed below to request up-to-date information about our firm and request a copy of the Client Relationship Summary.

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### Questions You Should Ask

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

## FORM CRS - SUMMARY OF MATERIAL CHANGES

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The following is a summary of material changes made to this Client Relationship Summary (Form CRS) since the last filing dated March 15, 2022:

**Section title:**

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

**Previous Disclosure:**

No.

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**Current Disclosure:**

Yes.

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