

## CLIENT RELATIONSHIP SUMMARY

**Econologics® Financial Advisors LLC** is registered as an investment advisor with the Securities and Exchange Commission (“SEC”). Registration with the SEC does not imply a level of skill or training. *Brokerage and investment advisory services and fees differ. It is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors and investing.*

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

Econologics Financial Advisors provides comprehensive financial planning services primarily to private professional practice or business owners (“Owners”) and associates of private practices (“Non-Owners”). Our financial planning service generally starts with our financial plan known as the Econologics Roadmap or, for those practice owners who are in the process of selling their practice, the Econologics Practice Exit & Wealth Management Plan.

Both plans are described in Items 4 and 7 of the firm’s ADV Part2a brochure, which can be viewed here:

<https://econologicsfinancialadvisors.com/legal-disclosures/>

The plans may include the development of an Investment Policy Statement (“IPS”) that reflects a level of risk and potential return that is consistent with the client’s long-term goals.

The Econologics Roadmap or Exit & Wealth Management Plan may include a recommendation to open an account under EFA’s Investment Advisory Service, under which we manage an investment portfolio consistent with your IPS. We select one or more third-party money managers (“Portfolio Managers”), whose investment disciplines most closely match the investment objectives and policies as outlined in the client’s IPS. The investments in the portfolio will generally consist of mutual funds, exchange-traded funds and fixed income securities, as well as other publicly traded investments.

As part of our standard service, we continuously monitor the performance of our clients’ investment portfolios. We have discretionary authority to select the portfolio managers and investments for your account. You may impose reasonable restrictions on this authority. We do not have a formal minimum account size requirement; however, we may decline to manage an account that is not economically viable for us to manage. For additional information about our services, see Items 4 and 7 of Form ADV Part2a Brochure available at: <https://econologicsfinancialadvisors.com/legal-disclosures/>

### **Ask our investment professionals:**

<p><b><i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i></b></p> <p><b><i>How will you choose investments to recommend to me?</i></b></p> <p><b><i>What is your relative experience, including your licenses, education and other qualifications?</i></b></p>
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### ***What fees will I pay?***

The fee for preparation of the Econologics Roadmap for Owners is generally in the range of \$7,500, not to exceed \$12,500. This fee is collected in advance. The monthly fee for Ongoing Advisory Services (described in our ADV2a Brochure) ranges between \$475 to \$975.

The fee for preparation of the Econologics Roadmap for Non-Owners is generally in the range of \$1,500, not to exceed \$5000. This fee is collected in advance. The quarterly fee for Ongoing Advisory Services (described in our ADV2a Brochure) ranges between \$425 to \$975.

For new Owner clients who have not purchased an Econologics Roadmap or who are not participating in EFA’s Ongoing Advisory Service, the fee for preparation of the Econologics Practice Exit & Wealth Management Plan is generally in the range of \$5,000, not to exceed \$12,500. This fee is collected in advance.

For our Investment Advisory Service, our investment advisory fee is 1.00% for account values up to \$100,000, 0.75% for account values between \$100,001 and \$500,000, and 0.70% for account values greater than \$500,000. This fee is assessed quarterly in advance.

We reserve the right, in our sole discretion, on a case-by-case basis, to negotiate fees.

As a client of our Investment Advisory Service, you will also pay certain fees and expenses to third parties, including an investment platform fee, custodial fees, Portfolio Manager fees, and brokerage and transactional expenses. Your investment in mutual funds and ETFs also reflects fund-level fees and expenses, including brokerage expenses. These fees are described in the funds’ prospectuses.

Please note that 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 our fees, see Item 5 of Form ADV Part2a Brochure available at:

<https://econologicsfinancialadvisors.com/legal-disclosures/>

**Ask our investment professionals:**

***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 can affect the investment advice that we provide you.*

For example, because we charge an asset-based fee, the more assets that are in your account the more you will pay to us in fees. Therefore, we have an incentive to encourage you to increase the assets in your account. And because our investment personnel are also insurance agents, they may recommend products for which they will receive a commission, which could be a potential conflict of interest.

**Ask our investment professionals:**

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

For additional information about conflicts of interest see Form ADV Part2a Brochure available at:

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

Our Chief Operating Officer is a part owner of the business and therefore makes money from the profits of the firm. Our financial advisors receive compensation in the form of salary and incentive pay based on revenues associated with their activities. This includes investment advisory fees, commissions on insurance sales, and may also include revenues from other sources, e.g., referrals for tax related services.

We have a fiduciary duty to act in your best interest at all times. However, you should be aware that our investment professionals benefit financially from all revenues generated by their activities, and therefore have an incentive to encourage you to increase the size of your account, and to sell to you other products and services that we offer.

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

EFA along with its principal owners and employees have not been disciplined by any governing authority, including any regulatory agency, CFP Board of Standards, or any industry association of which they are licensed and/or are members within the required reporting period. In 1994, one advisor pleaded no-contest to a misdemeanor charge of possession of a controlled substance. **Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research us and our financial professionals.**

**Ask our investment professionals:**

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

***Additional Information***

Additional information about Econologics Financial Advisors, LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) . The searchable IARD/CRD number for Econologics Financial Advisors, LLC is 125738. The firm can be reached at 727-588-1540.

**Ask our investment professionals:**

***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?***