

Form CRS – Customer Relationship Summary

Womack Financial LLC

July 2024

Introduction

Womack Financial LLC (“we”, “us”, “our”) is an investment advisor registered with the Securities and Exchange Commission (SEC). Brokerage and investment advisory services and fees differ, and it is important for you to understand the 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.

Relationship Services

What investment services and advice can you provide me?

We offer Investment Advisory Services that include Portfolio Management Services and Private Investment Fund Management. Our services may include, but are not limited to the following:

1. Investment strategy,
2. Documented investment policy statement,
3. Asset allocation,
4. Asset selection,
5. Risk tolerance,
6. Rebalancing investments as appropriate, and
7. Ongoing portfolio monitoring and management.

We receive trading authority (discretionary authority) from our clients to determine which securities to buy or sell in their portfolio, and in what amounts. Portfolios are reviewed periodically throughout the year. More frequent reviews may be triggered by material changes in variables such as the client’s individual circumstances or the market environment. Investment and account reviews are conducted on at least a quarterly basis. We will review more frequently if there are changes in personal circumstances, the market, or tax laws.

We are also the Investment Manager for Womack Capital Partners, LP (“WCP Fund”). This partnership is offered to investors that qualify (accredited investors). For additional information, please reference Form ADV Part 2A, Item 4 and Item 13.

Account minimums -We charge a minimum quarterly fee of \$255.00 for Managed Portfolio Services (equivalent to the fee of \$102,000 of managed assets) and require a minimum investment of \$50,000.00 for LPs who want to invest in the WCP Fund.

Conversation Starters: Ask your financial professional

- 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?

Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay?

Our advisory fees are **asset based**. We charge an annual fee between 0.25% and 1.00%, billed on a quarterly basis, in arrears, based on the average daily balance for the prior quarter, with a minimum fee of \$255 per quarter. Investors joining the WCP Fund are charged up to a 1.25% annual management fee and a

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performance fee of 15%. **The more assets there are in your advisory account, the more you will pay in fees; thus, the firm may have an incentive to encourage you to increase the assets in your account.**

Clients will incur charges from Financial Institution(s) and other third parties such as brokerage commissions, custody fees, exchange fees, SEC fees, mutual fund fees, exchange traded fund fees, wire transfer and electronic fund processing fees.

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 our Form ADV Part 2A, Item 5

What are your legal obligations to me when acting as my investment adviser?

When we act as your investment adviser, we must 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 give to you.

How else does your firm make money and what conflicts of interest do you have?

We are affiliated with Womack Capital Partners, LP. We receive compensation based on the performance of this Fund.

How do your financial professionals make money?

We are compensated based salary and a percentage of the firm profits.

Conversation Starters: Ask your financial professional

- 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? Because this amount would be well below \$102,000, the fee would revert to our minimum quarterly fee of \$255.
- How might your conflicts of interest affect me, and how will you address them?

Disciplinary History

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

No.

A free search tool to research us and our financial professionals is available at www.investor.gov/crs.

Conversation Starters: Ask your financial professional

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

Additional Information

Additional Information about our services is available at www.womackfinancial.com and if you would like to request an up-to-date copy of the relationship summary, contact us by email at info@womackfinancial.com or telephone at 214-843-0070.

Conversation Starters: Ask your financial professional

- Who will be 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?