

Downshift Financial, LLC
Form CRS Client Relationship Summary
August 30, 2024

Item 1. Introduction

- A. **Downshift Financial, LLC initially filed to register with the Securities and Exchange Commission as an investment advisor, and we provide investment advisory services rather than brokerage services.** Investment advisory services and brokerage services and fees differ, and it is important for the retail investor to understand the differences. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information.
- B. 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 advisors, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

Description of Services: We provide investment management, comprehensive wealth management, and employee benefit plan services to retail investors.

Monitoring: As a part of our standard services, we monitor your investment account on a quarterly basis or when an event triggers a review. Financial plans, once prepared and delivered to you, are reviewed annually. We will discuss your investment goals and design a strategy to achieve your investment goals.

Investment Authority: We buy and sell investments in your account without asking you in advance, this is called “**discretionary authority**.” We may give you advice and you decide what investments to buy and sell, this is called “**non-discretionary authority**.” We offer both discretionary and non-discretionary authority accounts.

Limited Investment Offerings: Our investment advice is not limited to a particular type of security. We provide advice on stocks, bonds, certificates of deposit, municipal securities, mutual funds and options in securities.

Account Minimums and other requirements: We do not have an account minimum.

Additional Information: Our firm initially filed for registration with the Securities and Exchange Commission (SEC) on August 30, 2024. The principal owners of the firm are Eddie Liang and Travis Hughes, our Chief Compliance Officer (CCO). We offer investment advisory services to individuals (other than high net worth individuals), high net worth individuals.

Ask us for our Form ADV Part 2A Brochure for complete details about our services and fees.

additional questions for a retail investor to ask a financial professional and start a conversation about relationships and services:

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?

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Description of Principal Fees and Costs: You will pay an on-going annual flat fee for investment management, comprehensive wealth management, or employee benefit plan services of \$8,000 payable quarterly in advance at a rate of \$2000.

Description of Other Fees and Costs: You are responsible for all custodial and securities broker-dealer execution fees charged by the custodian and executing broker-dealer. Our asset-based fee is separate and distinct from the custodian and broker-dealer execution fees. Some investments (such as mutual funds) impose additional fees that will reduce the value of your investment over time.

Additional Information: 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. Refer to our Form ADV Part 2A Brochure, Item 5.A.B.C.D. for more detailed information about our fees.

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?*

Standard of Conduct

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 provide you. Here are some examples to help you understand what this means.

Examples of Ways We Make Money and Conflicts of Interest: Our flat fee compensation model incentivizes us to encourage you to remain an ongoing client.

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

Additional Information: Other than what has been stated above concerning insurance licensed individuals, we do not have any relationships or arrangements with any other entity.

How do your financial professionals make money?

We are paid flat fees. The more assets you have in your advisory account, including cash, has no impact on what you will pay us. We therefore do not have an incentive to increase the assets in your account in order to increase our fees.

Item 4. Disciplinary History

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

No disciplinary history to report. Free and simple search tools are available to retail investors who visit www.Investor.gov/CRS to research our firm and financial professionals.

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

Item 5. Additional Information

Contact Travis Hughes, Chief Compliance Officer (CCO) Phone: (720) 515-0564 for additional information and an up-to-date copy of the relationship summary; or visit our website at: www.downshiftfinancial.com

*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?*