

## Form CRS (Client Relationship Summary)

Dated: August 29, 2024

Outbound Financial, Inc. ("OF, Inc." or "Advisor") is registered with the Securities and Exchange Commission as an investment adviser. 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 [Investor.gov/CRS](https://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### Item 2: Relationship and Services

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

We offer investment advisory services to retail investors. Our services include Investment Management, Financial Planning, and Tax Preparation.

#### Monitoring:

Under our investment management services, your investment accounts will be monitored and reviewed regularly on at least a quarterly basis by our firm. We will provide advice to you regarding the investments and allocation of your accounts to ensure they are positioned appropriately based on your goals and objectives.

If you are only engaging our firm in financial planning services, we will work with you to review your held away investment accounts that we provide advice to you on but will not be monitoring or reviewing those held away investment accounts, unless otherwise agreed upon as part of your financial planning engagement.

#### Investment Authority:

Through our Investment Management service, we maintain **discretionary authority** where you authorize us to buy and sell investments without obtaining your consent prior to each transaction.

#### Limited Investment Offerings:

We do not make available or offer advice with respect to proprietary products nor to a strictly limited menu of products or types of investments.

#### Account Minimums and other Requirements:

There is no account size requirement for retail investors to open or maintain an account under our management.

**For additional information, please review Item 4, 7, and 13 of our Form ADV Part 2A.**

#### Ask your Adviser:

- ***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?

The amount of fees you pay to our firm and the frequency in which you are billed depends on the services being provided. For investment management service, we charge a fee based on a percentage of assets under management not to exceed 0.35%. Fees are charged quarterly in arrears. For ongoing financial planning services (which includes tax preparation), we charge a quarterly fee for the ongoing implementation and advice provided on that plan. For project-based financial planning, we either charge a fixed fee or our hourly rate.

We are paid for investment management services based on a percentage of your managed account value. Therefore, the more assets there are in your advisory account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account. This is a conflict of interest. However, we mitigate this by ensuring all recommendations and investment decisions we make are in your best interest.

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which you may incur. Additional fees you may pay include certain charges imposed by custodians such as custodial fees, deferred sales charges, or other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

**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 review Item 5 of our Form ADV Part 2A.**

***Ask your Adviser: 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. Our firm's business methodologies, ethics rules, and adopted policies are designed to eliminate or at least minimize material conflicts of interest and to appropriately manage any material conflicts of interest that may remain. 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.

The firm's related persons may buy or sell securities that are the same as, or similar to, those recommended to clients for their accounts. In an effort to reduce or eliminate certain conflicts of interest involving personal trading (i.e., trading ahead of client recommendation, etc.), firm policy may require that we periodically restrict or prohibit related parties' transactions. Our Chief Compliance Officer must approve any exceptions in writing, and personal trading accounts are reviewed on a quarterly or more frequent basis.

Since we routinely recommend a custodian for our advisory clients, there is an inherent conflict of interest involving our recommendation since our firm receives various benefits from that custodian which may influence our choice of custodian for brokerage services. Note that we are not compensated for trade routing/order flow, nor are we paid commissions on trades. We do not receive interest on our client accounts' cash balances. OF, Inc. only receives compensation directly from clients. We do not receive compensation from any outside source. We do not have any conflicts of interest with any outside party.

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

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

Our financial professionals are compensated on a salary basis (plus owner's equity in the S Corporation) and are not paid commissions or other compensation based on the amount of the business generated from their work.

**Item 4: Disciplinary History**

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

No. You can visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

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

**Item 5: Additional Information**

You can find additional information regarding our firm and receive a copy of this relationship summary by visiting our website at [www.outboundfinancial.com](http://www.outboundfinancial.com) or by contacting (720) 642-9701.

***Ask your Adviser: 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?***