

# AdvancedFinancialStrategies

INTEGRATED WEALTH PLANNING & MANAGEMENT



This customer relationship summary provides a synopsis about the business practice of Advanced Financial Strategies Inc. (“AFS”). If you have any questions about the contents of this customer relationship summary, please contact us at 949-502-5333 or [Pierre@afsplanning.com](mailto:Pierre@afsplanning.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Additional information about AFS is also available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). References to our firm as a “registered investment adviser” or any reference to being “registered” does not imply a certain level of skill or training.

**Introduction**

Advanced Financial Strategies, Inc. ("AFS") is registered with the Securities and Exchange Commission ("SEC") as an investment advisor. We provide investment advisory services and not brokerage services. Investment advisory and brokerage services fees differ, and it is important for you to understand the differences. [Investor.gov/CRS](https://www.investor.gov/crs), offers free and simple tools to research firms and financial professionals. Additionally, it also provides educational materials about broker-dealers, investment advisors and investing.

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

We provide you the following investment advisory services: Financial Planning, Business Planning, Estate Planning, Asset Management, Risk Management and Insurance Services. When we provide asset management services, we give you advice on asset allocation, manage your investment and select independent portfolio managers.

In your investment management agreement with us, you may give us discretion to determine the investments to buy and sell on your behalf and the authority to select independent investment managers. This means we will make the ultimate decision regarding the investments purchased and sold in your account. You may impose reasonable restrictions or mandates on our discretionary authority. Any restrictions must be provided to us in writing and accepted by us. In the event we cannot honor the restriction requested by the client, for any reason, we will notify the client.

We monitor the investment assets we manage on a continuous basis and review managed accounts on a periodic basis. In certain circumstances, we also periodically provide asset allocation on a non-discretionary basis (you make the ultimate decision regarding the investment purchase and sale) for your account with your employer sponsor 401k/retirement plan.

We do not offer any proprietary products and we generally seek to work with clients having the initial minimum investment account size of \$500,000.

**For more detailed information about our services**, we recommend reading our [Client Brochure](#) or have a discussion with us.

**We are happy to discuss the following questions:** *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?**

We provide Financial Planning, Business Planning and Estate Planning services for an hourly fee. The amount of fees you pay varies, depending on the complexity and the scope of the engagement.

We provide asset management services for a fee that is a percentage of the assets in your account, billed on a quarterly basis as set forth on your fee schedule in the investment management agreement. Your fee varies by the strategy of your risk profile based on your goals, objectives and the asset level in your account.

Your account will be held with a qualified custodian. In addition to our fees, you may incur additional fees and costs related to the investments in your account, such as custodian fees, certain transaction costs, wire transfer and electronic fund fees. If your assets are invested in mutual funds, ETFs or other registered and unregistered investment vehicles, you will bear your pro-rata share of fees in these investment vehicles, which are in addition to the fees you pay us.

Different types of investments involve varying degrees of risk and we can't guarantee that any investment will achieve its objective, generate a positive return or avoid losses. 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 investment overtime. Please make sure you understand what fees and costs you are paying.

**For more detailed information about fees and costs**, we recommend reading our [Client Brochure](#) or have a discussion with us.

**We are happy to discuss the following questions:** *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 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 and recommendations we provide you. Here are some examples to help you understand what this means:

- Charles Schwab Corporation ("Schwab") makes available to us other products and services that benefit us but may not directly benefit the client or their account. These products and services assist us in managing and administering our clients' accounts. They include investment research, both the custodian's own and that of third parties. We may use this research to service all or some substantial number of our clients' accounts, including accounts not maintained at TD Ameritrade. This arrangement could influence our decisions with respect to this third-party custodian.
- Our firm may receive compensation in the form of an initial and a ongoing trail commission from recommendations of insurance products and services. Some of these trail compensation are for the life of the products and services. We do not offer any proprietary products and clients are not obligated to act on any insurance recommendations or use our firm to facilitate the recommendations. Our firm is not fee-only, this arrangement could influence our decisions with respect to our recommendations.
- The more assets there are in your account, the more compensation we will receive. This means our incentive is to increase the assets we manage, either through appreciation and income by our management or additional deposit of funds from you for us to manage. This arrangement could influence our decisions to recommend that you place additional assets under our management.

We mitigate these conflicts by requiring employees to comply with the firm's Code of Ethics and adhere to our fiduciary duty to you. We will act in your best interest when making recommendations on investments, insurance, or other services to align with your goals, objectives, and personal circumstances. We will discuss with you the basis for recommending an action, product, or service as well as the advantages and disadvantages of the action, product, or service relative to reasonably available alternatives.

**For more detailed information about our conflicts of interest**, we recommend reading our [Client Brochure](#) or have a discussion with us.

**We are happy to discuss the following questions:** *How might your conflicts of interest affect me, and how will you address them?*

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

Our financial professionals receive a salary and discretionary bonus based on performance and the success of the firm.

Certain of our financial professionals are equity owners of the firm and will benefit from its profits.

Certain of our financial professionals are licensed with an independent broker-dealer (Capital Synergy Partners, Inc.) which allows them to sell variable annuities and other types of investment alternatives. The financial professional receives customary and reasonable compensation in the form of commissions from the sale of these products. These products typically have higher expenses and sometimes impose surrender charges.

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

Yes, our firm has legal disclosure. No, we do not have any disciplinary history, please visit [Investor.gov/CRS](#) for a free and simple search tool to research our firm and your financial professional.

**We are happy to discuss the following questions:** *As a financial professional, do you have any disciplinary history? For what type of conduct?*

**Additional Information**

You can find detailed information about our advisory services in our [Client Brochure](#) and may request up-to-date information and a copy of this relationship summary by contacting us at (949) 502-5333.

**We are happy to discuss the following questions:** *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?*

\* Statements in this summary are subject to the complete terms and conditions of our client agreements.