

Fairchild Financial Advisors, Inc.

Client Relationship Summary

Form CRS – Effective October 25, 2023

ITEM 1. Introduction

Fairchild Financial Advisors, Inc. ("Fairchild") is registered with the U.S. Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for the retail investor 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.

ITEM 2. Relationships and Services

What investment services and advice can you provide me?

Description of Services: Fairchild offers investment advisory services and portfolio management within a wrap fee program. When managing your portfolio, we generally provide advice on stocks, bonds, ETFs, and mutual funds.

Monitoring: Fairchild will monitor your account in an ongoing manner and review it at least annually.

Investment Authority: Fairchild offers discretionary advisory services. In a discretionary arrangement, you grant Fairchild the authority to take certain actions on your behalf that are consistent with your investment strategy and without asking for your consent in advance, such as determining the securities or other assets to purchase or sell in the account, or adding, removing or replacing Third-Party Strategists. You may limit our discretion, such as imposing reasonable restrictions on investing in certain securities or industry sectors.

Account Minimums and Other Requirements: The minimum investment depends upon the investment solution chosen for a client's account and is generally \$25,000 for mutual fund and ETF accounts and from \$100,000 to \$500,000 for Separately Managed Accounts.

Additional Information: The AssetMark Program. We offer advisory management services to our clients through the AssetMark Platform (hereinafter, "AssetMark"). AssetMark is an unaffiliated registered investment adviser and sponsors an asset allocation system that offers model portfolios of mutual funds, exchange traded funds, separately managed accounts and wrap programs. Our firm acts as an investment adviser to clients through AssetMark's platform. We provide our clients with an asset allocation strategy developed through personal discussions in which goals and objectives based on the client's particular circumstances are established. When consistent with a client's goals and objectives, we recommend the use of the AssetMark Platform.

Fairchild management and certain associated persons of Fairchild Financial are separately licensed as Registered Representatives and Investment Adviser Representatives offering securities and investment advisory services through LPL Financial. Clients will receive LPL's separate Disclosure Brochure (Form ADV Part 2) at the time such services are offered along with any other disclosure documents required by law.

Fairchild provides advisory services to the following types of clients:

- Individuals (other than high net worth individuals)
- High net worth individuals

Additional information about our firm is also available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number (our firm's CRD number is 165434), and at <https://www.fairchildfinancial.com/> and by calling (916) 351-9900. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing.

CONVERSATION STARTER

– 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?

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

What fees will I pay?

The fees you will pay are 1) a Platform Fee to AssetMark, 2) a Financial Advisory Fee to Fairchild, and 3) any custody fees or expenses that are not included in the Platform Fee. The Platform Fee and Financial Advisory Fee are assessed quarterly in advance and are a percentage of the value of your account at the end of each quarter. The Platform Fee is a “wrap fee” since it includes an advisory fee and most, but not all, costs and fees charged by your custodian and, therefore, is higher than a typical asset based advisory fee. There are additional charges for certain activities such as custodian termination fees or fees for wires or returned checks.

The more assets you have in your account, the more you will pay us in fees. This creates an incentive for us to encourage you to increase your account. 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. If you expect to trade infrequently or to pursue a “buy and hold” strategy, you may want to consider a brokerage relationship rather than an advisory relationship.

Additional Information: More information about our advisory services can be found in our [Firm Brochure](#). If viewing a paper version of this form, please visit <https://adviserinfo.sec.gov/firm/summary/165434> for a link to this document.

CONVERSATION STARTER

– 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?

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 Fairchild acts 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 we provide you. Here are some examples to help you understand what this means:

- The more assets in your account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account;
- If we recommend that you roll over your retirement plan assets into an account to be managed by us, we will earn an advisory fee on the rolled over assets.

Additional Information: More information about our advisory services can be found in our [Firm Brochure](#). If viewing a paper version of this form, please visit <https://adviserinfo.sec.gov/firm/summary/165434> for a link to this document.

CONVERSATION STARTER

– Ask your financial professional

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

How do your financial professionals make money?

Some of our Professionals receive a salary that is not based on your account size, fees you pay or new business generation. As an independent firm, our firm’s Principal’s income is directly correlated to the firm’s net income. We are legally required to act in your best interest and do not put our interests ahead of your own.

ITEM 4. Disciplinary History

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

Yes, one of our Professionals does. You can access the legal and disciplinary histories of our Professionals using a free and simple search tool at www.investor.gov/CRS.

CONVERSATION STARTER

– Ask your financial professional

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

ITEM 5. Additional Information

Additional information about our firm is also available on the SEC’s website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number (our firm’s CRD number is 165434), and at <https://www.fairchildfinancial.com/> and by calling (916) 351-9900. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing.

CONVERSATION STARTER

– Ask your financial professional

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?