



Form CRS – Customer Relationship Summary – 2026

Financial Concepts is an investment adviser registered with the U.S. Securities and Exchange Commission (SEC). Because investment services and fees vary, it is important that you understand how our services compare to others. You can find free tools and educational resources at www.investor.gov/CRS.

What investment services and advice can you provide me with?

We offer **portfolio management**, **financial planning**, and **pension consulting** services to retail investors.

Portfolio Management. We manage investment accounts on a **discretionary or non-discretionary** basis. When you choose discretionary management, we can buy and sell investments for your account without asking for approval each time, based on your goals and any restrictions you set. We **monitor discretionary portfolio management accounts at least quarterly**. When you choose non-discretionary management, you make the final decision on all investment purchases and sales. **Financial Planning.** We provide financial planning services on a **non-discretionary, project-based basis**. These services do **not** include ongoing account monitoring unless you separately engage us for additional services. **Pension Consulting.** We provide advisory services to retirement plans and, where appropriate, to individuals and trusts.

Conversation Starters. We encourage you to 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?

What fees will I pay?

We charge fees for our investment advisory services.

Portfolio Management. Our annual fee ranges from **0.50% to 1.00%** of the assets we manage for you, billed on an annualized basis. A **\$25,000 minimum** amount of assets under management is generally required, though this minimum may be negotiable. **Financial Planning.** We charge a **fixed fee**, typically ranging from **\$1,000 to \$5,000**, based on the scope and complexity of your situation. In addition to our fees, you may pay other fees and costs charged by third parties, such as custodial fees, brokerage commissions, and mutual fund or exchange-traded fund expenses.

You will pay fees and costs whether you make or lose money on your investments.

Fees and costs can reduce any amount of money you make over time, so it is important that you understand what you are paying.

Conversation Starters. We encourage you to 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 providing recommendations, 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 a **fiduciary duty** to act in your **best interest** and not put our interests ahead of yours.

At the same time, the way we are paid creates some conflicts of interest. For example, because our portfolio management fee is based on the amount of assets we manage for you, we have an incentive to encourage you to increase the assets in your account. This conflict means we may have a financial incentive to recommend that you invest more with us rather than pursue other options.

Conversation Starters. Ask your financial professional...

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

Do your financial professionals have legal or disciplinary history?

Neither our firm nor our financial professionals have any legal or disciplinary history. Visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starters. 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?

**If you would like additional, up-to-date information or a copy of this disclosure, or our Form ADV, Part 2A Brochure and/or Part 2B Brochures, please call:
(662) 327-1480**