Client Relationship Summary – Form CRS

Is an Investment Advisory Account Right for You?
There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you.

<u>Item 1. Introduction</u>
Financial Freedom for Dentists LLC ("FFD", "Firm", "We", "Us", "Our") is an SEC investment advisor and provides advisory services for a fee rather than for brokerage commissions. As a retail investor, it is important to understand the differences between services and fees of an investment advisor and a broker-dealer. *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.

<u>Item 2. Relationships and Services</u>
What investment services and advice can you provide me? We offer the following investment advisory services to you:

Financial Planning: Services will be provided to you based on those listed in the Advisory Agreement and may include, but are not limited to: Financial Goal Development, Net Worth Analysis, Cash Flow Analysis, Education Planning, Investment Planning, Tax Planning, Retirement Savings & Income Planning, Risk Management & Insurance and Legacy Planning. Standalone financial planning services will be considered complete upon delivery of the plan. Ongoing Financial Planning services include recommendations which will be made periodically on an ongoing basis until terminated by either party.

Asset Management: We will offer you advice on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. We will monitor your account on a discretionary basis (we can buy and sell investments in your account without asking you in advance). We do not limit advisors to proprietary investment products, since we don't have any. This service will continue pursuant to the terms of the executed Advisory Agreement. We do not have a minimum to open an account.

ERISA Services: We act as an ERISA 3(38) Investment Manager where we offer discretionary management and control of a given retirement plan's assets. We are solely responsible and liable for the selection, monitoring and replacement of the plan's investment options on an ongoing basis.

Additional Information
For more information about our services, we recommended reading our ADV Part 2A Items 4, 5,10.

<u>Conversation Starters</u>
"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?"

<u>Item 3. Fees, Costs, Conflicts and Standard of Conduct</u>
What fees will I pay?
We are paid for our services as follows:

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 more information regarding our fees and costs, review ADV Part 2A Item 5.

Financial Planning: We charge either a one-time fixed fee or an ongoing fixed fee for financial planning services, depending on the services you select. One-time financial planning fees are generally payable 50% in advance, with the remaining balance due upon delivery of the completed plan. Ongoing financial planning services are provided on a continuing basis until terminated by either party. The ongoing annual fee is billed quarterly in arrears in four equal installments.

Asset Management: The amount paid to our firm and your financial professional generally does not vary based on the type of investments selected on your behalf. The asset-based fee reduces the value of your account and will be generally deducted from your account. Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time. Also, with certain investments such as variable annuities, you may have to pay fees such as "surrender charges" to sell the investment. Generally, the more assets you have in the advisory account, the more you will pay in total fees. We therefore have an incentive to increase the assets in your account in order to increase our fees. You may also pay a transaction fee when we buy and sell an investment for you. You will also pay fees to a broker-dealer or bank that will hold your assets (called "custody"). You pay our advisory fee even if there were not transactions within the account.

ERISA Services: The amount paid to our firm generally varies based on the type of retirement plan and the amount of plan assets under management. Our fees are asset-based and generally increase as the value of plan assets increases, creating an incentive for us to increase the assets in the plan. The asset-based fee reduces the value of plan assets and is generally deducted from the plan account or paid by the plan sponsor.

You may also incur additional costs depending on the investments selected within the plan. For example, certain investments such as mutual funds or variable annuities impose internal fees and expenses that reduce investment performance over time. Some investments, such as variable annuities, may also include surrender charges if sold or withdrawn within a specified time period.

We do not typically charge transaction-based fees for buying or selling investments within retirement plan accounts; however, brokerage and custodial fees may apply depending on the service provider selected by the plan. Our advisory fee is charged regardless of whether transactions occur in the account.

Conversation Starters
"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. 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.

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

Additional Information
For more information about our conflicts of interest, we recommend reading our ADV Part 2A, Items 4 and 10.

How do your financial professionals make money?
Our financial services professionals are compensated by:

- on a portion of the total advisory fees received by us
- with discretionary bonuses

This is a conflict of interest because our financial professionals have an incentive to encourage you to increase your assets in your accounts, recommend our advisory services to you, and recommend you purchase investments that result in additional compensation to them. For more information about our conflicts of interest, we recommend reading our ADV Part 2A, Items 4 and 10.

Item 4. Disciplinary History
Do you or your financial professionals have legal or disciplinary history?
No, please visit Investor.gov/CRS for a free and simple search tool to research Financial Freedom for Dentists, LLC and our financial professionals.

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

Item 5. Additional Information
To find additional information about FFD and to request a copy of the *relationship summary,* please go to FinancialFreedomforDentists.com or send us an email at nate@freedom4dentists.com. If you would like to request up-to-date information as well as to request a copy of the relationship summary, please contact us via phone at 425-888-1911.

Conversation Starters
"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?"