# ARCHAMBO FINANCIAL ADVISORS, INC. CUSTOMER RELATIONSHIP SUMMARY

#### INTRODUCTION

Archambo Financial Advisors, Inc ("AFA"). AFA is an investment adviser registered with the SEC pursuant to the Investment Advisers Act of 1940.

The SEC offers free and simple tools to research firms and financial professionals at investor.gov/CRS which all provides educational materials about broker dealers, investment advisors and investing.

#### WHAT INVESTMENT SERVICES AND ADVISE CAN AFA PROVIDE ME?

AFA's financial professionals are also licensed with Dominion Investor Services, Inc. ("DOMI") a Broker/Dealer. Please refer to that Customer Relationship Summary in addition to this one. If you choose to hire AFA, your financial professional will establish for you one or more accounts.

**Investment Advisory Services**: If you hire AFA to provide investment advisory services, AFA offers the following:

- When you choose a brokerage platform for your advisory account, services will be provided through DOMI
  and its clearing firm, Hilltop Securities ("HTS"). HTS provides execution, clearing, and custody services of
  your account.
- When you choose a mutual fund company platform, the services will be provided by the fund family and your investment options will be limited to that fund family's offerings.
- Your financial professional will monitor the securities held in your account at least one time per year.

AFA and your financial professional act as fiduciaries when they provide investment advisory services and receive compensation as later described in this summary.

Based upon information you provide AFA, your financial professional will make investments based upon your stated goals and objectives. Whether AFA provides investment advice or exercises investment discretion will depend on which service you select. If AFA provides non-discretionary investment advice, you will be responsible for making the final decision on how your account should be invested. When AFA invests the assets in your account on a discretionary basis, your financial professional will make investments on your behalf. When you choose non-discretionary services, you will be consulted regarding each investment decision. You may choose to change the type of service you are using at any time. Additionally, we will only recommend services that are suitable based upon the information you have provided.

Your account may be invested in a variety of securities including stocks, bonds, mutual funds, exchange-traded funds and other publicly traded securities. You are not able to invest in every fund available in the marketplace. However, AFA has several hundred mutual funds and exchange traded funds available under the programs in which you may invest when you are using a brokerage format.

# QUESTIONS YOU MAY WANT TO ASK OUR FIRM'S FINANCIAL PROFESSIONAL:

- Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? Why or why not?
- How will you choose investments for me?
- What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?
- If you choose a mutual fund custodian platform will you be subject to their policies, procedures and fees?

#### WHAT FEES WILL I PAY?

Investment advisory services are illustrated in the following table. Each of these fees is more fully described below.

Types of Fees	Advisory Services
Ticket Charges	Yes
Mutual Fund Loads and Contingent Deferred Sales Charges	No
Mutual Fund 12b-1 Fees	No or will be used to offset advisory fee
Mutual Fund Shareholder Fees & Sub-transfer Agent Fees	Yes
Fee for services	Yes

**Commission/Ticket Charges**: Your financial professional receives no ticket charge-based compensation.

HTS will charge fees for a number of services it provides that are apart from the brokerage and advisory services we describe above. For example, they charge fees for maintenance of certain accounts, like individual retirement accounts, and to process certain kinds of transactions, like account withdrawals and transfers. Your financial professional receives no compensation for these fees.

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.

A QUESTION YOU MAY WANT TO ASK AFA'S 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 AFA'S 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 provide you with a recommendation 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 potential conflicts with your interests. You should understand and ask us about these conflicts because they can affect the recommendations and investment advice we provide you.

Following are examples to help you understand what this means. A AFA financial professional may have an incentive to recommend that you select advisory services over brokerage services if he or she believes the fee will generate more compensation. Your financial professional also has an incentive to encourage you to move your account from another firm to AFA or from your retirement plan to AFA in order to increase his or her own compensation. A financial professional's recommendations, investment advice, or discretionary investment decisions may also benefit AFA or DOMI.

A QUESTION YOU MAY WANT TO ASK AFA'S FINANCIAL PROFESSIONAL: How might your conflicts of interest affect me, and how will you address them?

# **HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

Your financial professional receives a percentage of the fee revenue he or she generates for AFA. Fee revenue includes when he or she provides advisory services. The percentage of revenue paid to your financial professional may increase if he or she hits certain revenue thresholds.

### DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

Our firm has no disciplinary history. You should go to *https://www.investor.gov/CRS* for a free and simple search tool to research AFA and your financial professional.

A QUESTION YOU MAY WANT TO ASK AFA'S FINANCIAL PROFESSIONAL: As a financial professional, do you have any disciplinary history? For what type of conduct?

#### ADDITIONAL INFORMATION

You can find additional information about the services we provide, fees you pay and conflicts of interest in **AFA's Form ADV Part 2A**. Your financial professional will provide you a copy. You may also request up-to-date information and a copy of this Relationship Summary directly from AFA by calling us at 918-336-222 or 888-333-6116.

A QUESTION YOU MAY WANT TO ASK AFA'S FINANCIAL PROFESSIONAL: Who is my primary contact person I can talk to if I have concerns about how my financial professional is treating me?