

Entrust Financial LLC<sup>®</sup> is registered with the U.S. Securities and Exchange Commission ("SEC") as an investment adviser. Clients and prospective clients should be aware that brokerage and investment advisory services and fees differ, and it is important for retail investors to understand the differences. Free and simple tools are available to research advisory firms like us at [investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers and investing.

## Relationships and Services

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

### Conversation Starters

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?

**SERVICES:** We generally offer our retail investors two types of advisory services: financial planning and investment management services. Financial planning can be described as helping you determine and set your long-term financial goals, through investments, tax planning, asset allocation, risk management, retirement planning, and other areas. Financial planning services do not involve the active management or monitoring of accounts, but instead focus on your overall financial situation. Our Investment Management Services involve providing you with continuous monitoring of your account(s) and making trades in your accounts when necessary. When you grant us **discretionary** authority, you provide us with the authority to determine the investments to buy or sell in your account on an ongoing basis. In cases where we have **non-discretionary** trading authority, you are responsible for making your own trading decisions. We primarily allocate your assets among various mutual funds, exchange-traded funds ("ETFs"), and independent investment managers ("Independent Managers"), in accordance with your stated investment objectives. Where appropriate, we also provide advice about any type of legacy position or other investment you may hold. You will have the opportunity to place reasonable written restrictions on the types of investments to be held in the portfolio and should notify us in writing of any changes in your financial status, investment objectives, policies, or restrictions.

**REQUIREMENTS TO OPEN AND MAINTAIN AN ACCOUNT:** Our recommended minimum investment amount for establishing an account is **\$750,000**. Exceptions to these minimums may be granted based on other account balances, possible future additions expected into the account and the timing of those additions and/or of a family member of an existing client.

**ADDITIONAL INFORMATION:** Additional information can be found in our [Form ADV, Part 2A](#), Items 4, 7, 8, 12, & 13.

## Fees, Costs, Conflicts and Standard of Conduct

*What fees will I pay?*

### Conversation Starter

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?

**PRINCIPAL FEES AND COSTS:** For financial planning services, we charge a fixed and hourly fee. These fees are negotiable, with a minimum fixed fee of \$3500 and thereafter at \$350 on an hourly basis, depending upon the scope and complexity of the services and the professional rendering of the financial planning and/or the consulting services. We are generally compensated for our investment advisory services as a percentage of the value of your accounts we are managing (charged quarterly in advance). The annual management fee charged for this service will be negotiated with you, with 1.10% being the maximum management fee that we will charge. Fees you pay us for investment advisory services are separate and distinct from other fees and expenses charged to your accounts and investments, such as brokerage, custodial, trading, account maintenance, costs of the investment and related fees. The more assets there are in your advisory 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. 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.

**ADDITIONAL INFORMATION:** For more information, please visit and see Items 5-6 & 12 in [Form ADV, Part 2A](#).

## Standard of Conduct/ Conflicts of Interest

*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?*

### Conversation Starter

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

**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. Here are some examples to help you understand what this means. Our firm recommends Schwab as custodian of your assets. We receive some benefits from Schwab in the form of the support services made available to us and other independent investment advisors that have their clients maintain accounts at Schwab. In light of our arrangements with Schwab, a conflict of interest exists between our interests and yours because we have incentive to recommend Schwab based on the benefits we receive.

We are fiduciaries to you. That means we are required to act in your best interest throughout our entire advisory relationship.

**ADDITIONAL INFORMATION:** For more information on conflicts of interest, see Items 4, 9, 10, 11, 12 and 14 of our [Form ADV, Part 2](#).

### HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Financial professionals receive a salary and a discretionary bonus based on individual job performance and profitability of the firm.

## Disciplinary History

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

**NO.** For more information, please refer to [Form ADV, Part 2A](#), Item 9.

Or you can visit [investor.gov/CRS](https://investor.gov/CRS) for free and simple search tool to research us and our financial professionals.

### Conversation Starter

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

## Additional Information

### Conversation Starter

Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how his person is treating me?

If you have any questions about our investment advisory services or if you wish to request a copy of the relationship summary, please contact us at [jennifer@entrustfinancial.com](mailto:jennifer@entrustfinancial.com) or visit our website at [www.entrustfinancial.com](http://www.entrustfinancial.com).

Additional information about us is also available on the SEC’s website at [investor.gov/CRS](https://investor.gov/CRS). You can also call us at 610-687-3515 for up-to-date information and request a copy of the relationship summary.

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