

## Introduction

Infinity Financial Services Advisory (IFSA) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. We are affiliated with Infinity Financial Services, Inc. (IFS) a broker-dealer registered with the SEC, member FINRA, and member SIPIC. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. 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. The Relationship Summary for our affiliate is available on [https://files.brokercheck.finra.org/crs\\_144302.pdf](https://files.brokercheck.finra.org/crs_144302.pdf)

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

Our firm primarily offers the following investment advisory services to retail clients: portfolio management (we review your portfolio, investment strategy, and investments); financial planning (we assess your financial situation and provide advice to meet your goals), wrap fee program (the advisory fee you pay us is also used to pay transaction fees), and fees for group retirement plans (ex. 401(k), 403(b), defined benefit, etc). Ancillary services you may receive include alternative investments and complex products.

Monitoring: As part of our standard services, we monitor client accounts. We monitor your investments on an ongoing basis. We will contact you at least annually, but quarterly upon request, to discuss your account.

Investment Authority: Our firm has discretionary management without limitations to buy and sell securities. Our firm does NOT have discretionary management over transfers of funds out of or into your securities investment account. However, our firm may transfer funds out or into your securities investment account if the transfer is part of a purchase or sale of securities on your behalf, involves a clearly documented error, or involves an amount associated with fees owed to IFSA. Our firm does not have a minimum account size.

Please also see our Part 2A brochure, specifically Items 4 and 7 of Part 2A and/or Items 4 and 5 of Part 2A Appendix 1 (Wrap Fee Brochure) for additional information on our services.

<p><b>Ask your financial professional</b></p>	<p><b>Given my financial situation, should I choose an investment advisory service? Why or why not?</b>  <b>How will you choose investments for me or to recommend to me?</b>  <b>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</b></p>
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## What fees will I pay?

Our fees vary depending on the services you receive. We primarily charge on-going asset-based fees. Thus, **the amount of assets in your account affects our advisory fee, i.e., the more assets you have in your advisory account, the more you will pay us, We therefore have an incentive to increase those assets in order to increase our fee.**

For all accounts we charge a monthly service and monitoring fee, calculated either as a percentage of assets managed or a flat fee based on your account size. This monthly service fee may be in addition to or wrapped together with your monthly investment management fee. Whether or not the monthly service fee is wrapped is dependent on your agreed upon investment advisory contract.

Investment management fees are generally paid monthly in advance based on the balance of the prior month’s account value. However, the terms of investment management fees will be finalized via contract. Any investment management fees for group retirement plans will be case specific in part due to variations in recordkeeper policies. Management Fees are based on the assets we manage and the fee% generally ranges from .25% to 2.5%. Financial planning fees are offered on a flat or hourly rate and range between \$100 and \$350 hourly or a flat fee between \$250 and \$5,000.

Complex products and alternative investments have their own unique fee structures and risks. IFSA will conduct due diligence on complex products to assess the investment and operational risks of the offering. **You should ask your financial professional questions on the material features of complex products and alternative investments.**

Wrap Fee Program: This program charges an on-going asset-based fee monthly, in advance, and is calculated based on the end of month balance of the prior month’s account value. Fees for the wrap fee program generally ranges from 0.25% to 2.5%. In addition to paying the asset management fee, you would also still pay the monthly service and monitoring fee mentioned above. Asset-based fees associated with the wrap fee program will include certain transaction fees to a broker-dealer or custodian bank. Therefore, wrap fee programs are higher than typical asset-based advisory fees.

Other Fees: Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. You will also pay fees to a custodian that will hold your assets. Additionally, you will typically pay transaction fees when we buy and sell an investment for 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.** Please see Item 5 (Specifically 5a, 5b, 5c and 5d) and 6 of our ADV Part 2a or Item 4 of our Wrap Fee Brochure for additional details on our fees and other fees you may be charged.

For additional information about IFSA and affiliates please visit <https://www.infinitysecurities.com/key-forms-and-documents>

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<b>Ask your financial professional</b>	<b>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?</b>
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**What are your legal obligations to me when acting as my investment advisor?  
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. Here are some examples to help you understand what this means.

- Our advisers receive commissions when you purchase insurance products through them, this gives them an incentive to recommend insurance products as part of a financial plan.
- Our advisers receive compensation when securities are purchased through our affiliate broker-dealer.

**Our Firm will act in your best interest at all times.** We have established policies to mitigate any conflicts of interest. For more detailed information on our conflicts, see Item 11 of Form ADV Part 2A.

**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?**

Our financial professionals earn a portion of the fees you are charged which are typically based on the amount of your assets they service. They **may** also be licensed insurance professionals and **may** be registered representatives with our affiliate broker-dealer. In the event that our financial advisors offer multiple services, they **may** receive deferential compensation across different products or services.

Please also see Item 10 of our ADV Part 2A for additional details. Our affiliate's Relationship Summary can be viewed on [https://files.brokercheck.finra.org/crs\\_144302.pdf](https://files.brokercheck.finra.org/crs_144302.pdf)

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

Yes. Visit <https://www.investor.gov/CRS> for a free and simple search tool to research us and our financial professionals.

<b>Ask your financial professional</b>	<b>As a financial professional, do you have any disciplinary history? For what type of conduct?</b>
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**Item 5: Additional**

Please visit our shared website at [www.infinitysecurities.com](http://www.infinitysecurities.com) for more information about our services or call us at 888-888-5321 request up-to-date information or a copy of the relationship summary.

<b>Ask your financial professional</b>	<b>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?</b>
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