

FACTS**WHAT DOES CERTIFIED FINANCIAL STRATEGIES CORPORATION DO WITH CUSTOMER INFORMATION?**

Why? Financial companies choose how they share your Customer Information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your Customer Information. Please read this notice carefully to understand what we do.

What? The types of Customer Information we collect, and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- Account balances and payment history
- Any data or analysis derived from this information

How? All financial companies need to share Customer Information to run their everyday business. In the section below, we list the reasons financial companies can share Customer Information; the reasons we choose to share; and whether you can limit this sharing.

Reasons we can share your Customer Information	Do we share?	Can you limit this sharing?
For our everyday business purposes (Regulation S-P §248.14-248.15) - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	No	NA
For joint marketing with other financial companies – third party must be bound by confidentiality restrictions per Regulations S-P §248.13.	No	NA
For our affiliates' everyday business purposes— information about your transactions and experiences	No	NA
For our affiliates' everyday business purposes— information about your creditworthiness	No	NA
For our affiliates to market to you	No	NA
For non-affiliates to market to you	No	NA
For buying, selling, or sharing of client data gathered for text messaging.	No	NA

To limit our sharing**Please note:**

If you are a *new* customer, we can begin sharing your information from the date you received this notice. When you are *no longer* our customer, we continue to share your information as described in this notice.

However, you can contact us at any time to limit our sharing.

Questions?

Call 972-702-8121

Who we are	
Who is providing this notice?	Certified Financial Strategies Corporation
What we do	
How do we protect your Customer Information?	<p>We maintain policies and procedures reasonably designed to safeguard customer information, including:</p> <ul style="list-style-type: none"> • Administrative, technical, and physical safeguards to protect against unauthorized access or use; • Proper disposal of customer information when no longer required; • Oversight of service providers who may access or maintain customer information.
How do we collect your Customer Information?	<p>We collect your Customer Information, for example, when you:</p> <ul style="list-style-type: none"> • Open an account or deposit money
Why can't you limit all sharing?	<p>Federal law gives you the right to limit only:</p> <ul style="list-style-type: none"> • Sharing for affiliates' everyday business purposes—information about your creditworthiness • Affiliates from using your information to market to you • Sharing for non-affiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when you limit sharing for an account you hold jointly?	<p>Your choices will apply to everyone on your account—unless you tell us otherwise.</p>
Definitions	
Affiliates	Companies related by common ownership or control. They can be financial and non-financial companies.
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
Joint marketing	A formal agreement between non-affiliated financial companies that together market financial products or services to you.

Certified Financial Strategies Corporation 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.

Item 1. Introduction

Certified Financial Strategies Corporation (“Firm”, “We”, “Us”, “Our”) is an SEC registered 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.

Item 2. Relationships and Services

What investment services and advice can you provide me?

We offer the following investment advisory services to you:

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) and on a non-discretionary basis (you make the ultimate decision regarding the purchase or sale of investments). We do not limit advisors to proprietary products or a limited menu of products and types of investments. This service will continue pursuant to the terms of the executed Advisory Agreement. We have a minimum of \$250,000 to open an account

Financial Planning: Services will be provided to you based on your selection on the Advisory Agreement and may include, but are not limited to, a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans that have recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations. Services will be considered complete upon delivery of the plan.

Additional Information

For more information about our services, we recommend reading our ADV Part 2A Items 4, 5, 7 and 10.

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?”

Item 3. Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay?

We are paid for our services as follows:

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. Fees are billed quarterly in advance. Our fees vary and are negotiable. 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 no transactions within the account.

Financial Planning: We charge an hourly or fixed fee payable 50 % in advance with the balance due upon delivery of the completed plan.

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.

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?

Our affiliated persons may receive additional compensation for tax preparation services. This practice represents conflicts of interest because it gives an incentive to recommend services based on the fees received.

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.

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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 based on a percentage of assets they manage, on a portion of the total advisory fees received by us, on hourly fees or fixed fees for special projects,

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. For more information about our conflicts of interest, we recommend reading our ADV Part 2A, Item 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 us 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 us and to request a copy of the *relationship summary*, please go to www.cfscorp.com or send us an email at jason.edgerton@cfscorp.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 972-702-8121.

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?"