

## INTRODUCTION

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Our firm, Second Half Financial Partners, LLC, is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for retail investors to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

## WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

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**Asset Management:** If you open an advisory account with our firm, we will meet with you to understand your current financial situation, existing resources, objectives, and risk tolerance. Based on what we learn, we will recommend a portfolio of investments that is monitored and reviewed regularly, but no less than quarterly, and, if necessary rebalanced to meet your changing needs and goals. We manage accounts on a discretionary basis. After you sign an agreement with our firm, we are allowed to buy and sell investments in your account without asking you in advanced. Any limitations on our discretionary authority will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated. Our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us.

**Financial Consulting:** Our Financial Consulting services may include, but are not limited to, investment consulting, estate planning consulting, financial divorce analysis, and retirement income consulting. Financial Consulting is separate from our Asset Management service and charged according to an hourly fee. We do not monitor your investments as part of our Financial Consulting service. Generally, the Financial Consulting agreement will remain in place until the services have been rendered, unless terminated by either of us before then.

*Additional information about our advisory services is located in Item 4 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/163454>.*

### **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 those qualifications mean?*

## WHAT FEES WILL I PAY?

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**Asset Management:** You will be charged an ongoing fee applied monthly based on the value of assets in your account. Our annual fee ranges from 0.75% to 2.00%. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account to increase our fees. Our fees vary and are negotiable. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account.

**Financial Consulting:** You will be charged an hourly fee of \$250. The estimated fee, as well as the ultimate fee charged will be based on the scope and complexity of the engagement. The specific fee-paying arrangements are determined on a case-by-case basis and will be outlined in your signed consulting agreement. We have a conflict of interest in that if you decide to have us implement the advice given in the financial analysis, we are paid for asset management services as disclosed above.

**Other Fees:** The custodian that holds your assets may charge you a transaction fee when we buy or sell an investment for you. You may also pay charges imposed by the custodian holding your accounts for certain investments and for maintaining your account. Some investments, such as mutual funds, exchange traded funds, and variable annuities, charge additional fees that will reduce the value of your investments over time. In addition, you may have to pay fees such as "surrender charges" to sell variable annuities.

In certain cases, we may select third-party asset managers to manage your account. If selected, they will charge you an additional management fee, which will be outlined in their separate advisory agreement.

Second Half Financial Partners, LLC  
**Form CRS – Client Relationship Summary**

March 28, 2025

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 about our fees is located in Item 5 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/163454>.*

**Conversation Starters:**

*Help me understand how these fees and costs may 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?*

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**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?**

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*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:

- Some of our financial professionals are also insurance agents who sell insurance products for a commission. These individuals have an incentive to recommend insurance products to you in order to increase their compensation.
- We require that you have Charles Schwab & Co., Inc. (“Schwab”) serve as custodian for your assets. Schwab provides us with certain products and services at no cost that benefit us but do not benefit our clients. Certain of these products and services assist us in managing and administering our clients’ accounts and others help us develop our business. The receipt of these products and services creates a conflict of interest because it gives us an incentive to have you use Schwab as a custodian.

**Conversation Starters:**

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

*Additional information about our conflicts of interest is located in Item 10 and 12 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/163454>.*

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

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Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client’s needs.

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

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Yes. Some of our advisers have reportable events. Visit [Investor.gov/CRS](https://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Conversation Starters:**

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

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**ADDITIONAL INFORMATION**

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You can find additional information about our firm’s investment advisory services on the SEC’s website at [www.adviserinfo.sec.gov](https://www.adviserinfo.sec.gov) by searching CRD #163454. You may also contact our firm at 863-385-1101 to request a copy of this relationship summary and other up-to-date information.

**Conversation Starters:**

*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?*