

October 1, 2020

Item 1: Introduction

AIO Financial, LLC (“we”) is a Fee-Only financial planning firm and a licensed investment advisory firm registered with the SEC. We only receive money from our clients.

At Investor.gov/CRS, research firms and financial professionals can access free and simple tools and 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 provide a range of financial planning services which may include:

- Managing Investments;
- Cash flow, Debt Management, Budgeting;
- Retirement Planning;
- Investment Research and Analysis;
- Tax planning;
- College Education Funding;
- Estate Planning;
- Risk Management (Insurance review);
- Planning for Special Situations.

Please see our ADV Disclosure Brochure for more information. We primarily use equity securities, mutual funds, exchange traded funds and in some cases, individual bonds. We do not use proprietary investment vehicles.

Conversation Starters: Given my financial situation, should I choose an investment advisory service?

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 may offer four fee structures:

1. **Assets Under Management** is for comprehensive financial planning and monitoring of investment assets. The focus of our involvement is to assist in achieving client financial/life goals. The compensation is as follows:

On the first	\$500,000	1.00%
On the next	\$500,000	0.70%
On the next	\$1,000,000	0.50%
On the next	\$10,000,000	0.30%
Above	\$12,000,000	negotiated

2. The **annual retainer** is for comprehensive financial planning and monitoring of investment assets. The focus of our involvement is to assist in achieving client financial/life goals. This fee is paid in advance, on a quarterly or monthly basis and ranges from \$100 to \$5,000.

3. **Fixed retainer** consultation may be available. The one-time fee ranges \$200 to \$5,000 depending on the scope and complexity of the service.

4. **Hourly** consultation may be available. An hourly rate up to \$300/hour is charged.

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.

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?

➤ 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?

When we act as your investment adviser, we must 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. For example: as your account grows, we will make more and therefore have an incentive to increase the assets in your account(s).

For more information about conflicts of interest please see our ADV Disclosure Brochure.

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

Item 4: Disciplinary History

➤ Do you or your financial professionals have any legal or disciplinary history?
You can visit Investor.gov/CRS for a free and easy search tool to research AIO Financial.

7/14/2017: Arizona Corporation Commission (ACC) DOCKET no. S-20988A-16-0354 DECISION NO. 76198 - AIO Financial recommended investing in a First Position Commercial Mortgage (FPCM) investment (Woodbridge Funds) for three clients' portfolios during portfolio reviews conducted in AIO Financial's Tucson, Arizona office.

Prior to recommending the FPCMs to their clients, the Arizona Corporation Commission (ACC) determined that, AIO Financial did not conduct reasonable due diligence of the Woodbridge Funds, which would have uncovered the Risks of the FPCMs and the details of the Massachusetts Consent and the Texas Order. According to the ACC, before they invested, the three clients were not informed of the Massachusetts Consent or the Texas Order. Nor were they informed of the Risks of the FPCMs.

- AIO Financial does not receive commissions and was not compensated in any way by Woodbridge Funds. As fee only advisors we are only compensated by their clients.
- AIO Financial did not receive any complaints.
- All three clients were accredited investors and invested less than 2% of their portfolios in the FPCM.
- All three clients received their full investment at maturity (11 months) plus 9% interest as expected.
- AIO Financial interviewed Woodbridge Funds several times and had previous experience with other FPCM investments.
- Since 2016, AIO Financial only invests client holdings in investments that can be held at Charles Schwab & Co Inc or SSG.

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

Item 5: Additional Information

You can find more information on us and our services at www.aiofinancial.com. Under the About tab, you can find our ADV Disclosure Brochure and a copy of this Client Relationship Summary. We can also be reached at 520-325-0769.

Conversation Starter: 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?