

**E|Financial Alliance, LLC**  
**Client Relationship Summary**

**Introduction**

E|Financial Alliance, LLC is registered with the Securities and Exchange Commission as an investment adviser. 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 firms and financial professionals at [Investor.gov/CRS](http://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?***

We offer investment advisory services to retail investors.

We manage individualized portfolios for our clients. We work with each client to formulate an individualized portfolio based upon his/her objectives, time frame, risk parameters and other investment considerations. We use marketable securities such as bonds, certificates of deposit, equity linked certificates of deposit, exchange traded funds, mutual funds, stocks and unit investment trusts. Our investment philosophy is to use principals of value, safety and quality to seek investment options globally. We place heavy emphasis on risk control, believing that avoiding losses allows appreciation potential of investments to be realized. Our portfolio management services are discretionary, and we review all portfolios monthly.

We also offer financial planning to our clients. This involves a multiple meeting process that results in a written financial plan for the client. Financial Planning services typically focus on one or more specific areas such as financial and cash management, risk management, financial issues relating to divorce or death of a family member, insurance planning, estate planning, tax issues, retirement planning, educational funding, goal setting, wealth management, business exit strategies, or other needs identified by the client or by our review of the client's financial circumstances. Financial plans are reviewed when requested by a client.

***Additional Information:***

You can find more detailed information about the services we offer in our Form ADV Part 2A, Item 4.

***Conversation Starters:***

1. "Given my financial situation, should I choose an investment advisory service? Why or why not?"
2. "How will you choose investments to recommend to me?"
3. "What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"

**Fees, Costs, Conflicts, and Standard of Conduct**

***What fees will I pay?***

We may charge either an hourly or a fixed fee for financial planning and consulting services. The fixed fee ranges from \$5,500 to \$10,000 and the hourly rate is \$275. The fee is negotiable and is based upon the number of topics covered, the amount of time required to research the client's situation and whether a written plan is requested. The Planning fee is due at engagement.

We charge a management fee for our portfolio management services. The management fee is based on a percentage of assets under management in the account. The fee is charged quarterly in advance based on the following schedule:

<b>Custodian Reported Value of Account</b>	<b>Management Fee</b>
Up to \$100,000	1.95%
\$100,000.01 to \$250,000	1.25%
\$250,000.01 to \$1,000,000	1.00%
\$1,000,000.01 and \$2,500,000	0.85%
\$2,500,000.01 to \$10,000,000	0.65%
Above \$10,000,000	0.50%

The management fee is tiered. A tiered fee means the applicable rate will be applied to the fair market value in each applicable range of account value. For example, an account with a month end value of \$200,000.00 will be charged 1.95% on the first \$100,000.00 and 1.25% on the next \$100,000.00. The fee is negotiable.

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Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses that are incurred by the client. Clients may incur certain charges imposed by custodians, brokers, third-party investment advisers or other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus. Such charges, fees and commissions are exclusive of and in addition to the firm's fees and the firm does not receive any portion of these commissions, fees, and costs.

**Additional Information:**

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. You can find more detailed information about our fees and costs in our Form ADV Part 2A, item 5.

**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 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:

- When we recommend you rollover a retirement account for us to manage, this creates a financial incentive because we charge a fee for our services. We attempt to mitigate the conflict of interest by acting in your best interest by applying an impartial conduct standard on all rollovers.

**Additional Information:**

You can find more detailed information about our conflicts of interest in our Form ADV Part 2A.

**Conversation Starter:**

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

***How do your financial professionals make money?***

Our financial professionals receive a salary for their services. Bonuses are paid from time to time based on our owner's discretion.

**Disciplinary History**

***Do you or your financial professionals have legal or disciplinary history?*** No

**Additional Information:**

Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research you and your financial professionals.

**Conversation Starter:**

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

**Additional Information**

***You can find additional information about our investment advisory services and request a copy of our relationship summary***

Website: [www.efinancialalliance.com](http://www.efinancialalliance.com) Email: [support@efinancialalliance.com](mailto:support@efinancialalliance.com)

Telephone: (615) 224-8534

Address: 106 Mission Court, Ste 703, Franklin, TN 37067

**Conversation Starter:**

"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?"