

Form CRS Client Relationship Summary
Campbell Financial Partners, LLC
February 14, 2025

Item 1 – Introduction: Is an investment advisory account right for you?

Campbell Financial Partners, LLC is registered with the Securities and Exchange Commission as an investment adviser. Please be aware that brokerage and investment advisory services and fees differ and that it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2 – What investment services and advice can you provide me?

We offer investment advisory services to retail investors. Our principal services are investment management and financial planning. As part of our standard investment management service we provide continuous and regular supervisory and/or management services with respect to your account(s). Our investment management services are offered on a *discretionary* basis. *Discretionary* authorization allows us to determine the specific securities, and the amount of securities, to be purchased or sold for your account without your approval prior to each transaction. Unless you have identified in the Investment Objectives to the contrary, there are no restrictions imposed upon us with respect to the management of your accounts. We do not monitor the investments made as a result of a financial plan unless you have hired us for portfolio management services. We do not limit our advice to proprietary products, or a limited menu of products or types of investments, but assets are invested primarily in no-load, low expense mutual funds and exchange-traded funds. We do not have any requirements for retail investors to open or maintain an account or establish a relationship, such as minimum account size or investment amount. However, as described in Item 3 below, we do have minimum fees.

For additional information, please refer to Items 4, 7, & 13 of our Form ADV Part 2A at the following link:
https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=943312

Conversation Starters. Ask your financial professional—

- ❖ *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 – What fees will I pay?

We are primarily compensated by a percentage of assets under our management, fixed fees, and hourly fees. Our fees are tiered and vary depending on the services you receive, ranging from 0.90% to 0.30% annually for your assets under management with us. Investment management fees are based on a percentage of your assets under our management and are payable each quarter in advance. The more assets there are in your advisory account, the more you will pay in fees. Therefore, we have an incentive to encourage you to increase the assets in your account. The minimum annual fee for investment management services is \$10,000, or \$2,500 per quarter. Campbell Financial Partners has the discretion to reduce the annual minimum fee based on unique individual circumstances, pre-existing relationships, or as otherwise determined by the firm principal. The minimum fee for hourly or fixed fee consulting engagements is \$1,200. Fixed fees for financial planning are due in advance and hourly fees are due upon completion of the services. Our typical initial financial planning fee generally ranges from \$3,000 to \$5,000.

For additional information regarding our fees, please see Item 5 of our Form ADV Part 2A at the following link:
https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=943312

Description of Other Fees and Costs: The fees that you pay to our firm for investment advisory services are separate and distinct from the fees and expenses charged by investment companies (e.g., mutual funds, exchange traded funds, unit investment trusts and variable annuities). These fees are described in each fund's prospectus. These fees will generally include a management fee and other fund expenses. You will also incur transaction charges and/or brokerage fees when purchasing or selling securities. These charges and fees are typically imposed by the broker-dealer or custodian that executes the trade. The broker-dealer or custodian may also charge your account for custodial fees, retirement account fees, trust fees, exchange fees, redemption fees that may be assessed on investment company shares, transfer fees, account termination fees or other special service fees and charges. We do not share in any portion of these fees imposed

by the broker-dealer or custodian. To fully understand the total cost you will incur, you should review all the fees charged by investment companies, broker-dealers, our firm, and others.

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 additional information about fees charged by third parties, please refer to Item 5 of Form ADV Part 2A at the following link:
https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=943312

Conversation Starter. Ask your financial professional—

- ❖ *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 is an example to help you understand what this means:

All investment advisers face conflicts of interest which are inherent in the business. Our primary source of compensation is through asset-based fees. That creates an incentive to acquire new clients and to increase assets under management. Other conflicts of interest could result from relationships we might form with business partners and third parties, or from affiliations we could establish with other financial institutions.

Conversation Starter. Ask your financial professional—

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

Please refer to our Form ADV Part 2A for further information on our conflicts of interest and how we address them at the following link:
https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=943312

How do your financial professionals make money?

Our financial professionals receive a salary as well as a portion of Firm profit from advisory billings based on respective ownership shares. Therefore, our financial professionals have an incentive to encourage you to increase the assets in your account.

Item 4 – Do you or your financial professionals have legal or disciplinary history?

No, our firm and financial professionals do not have reportable legal and/or disciplinary history.

For a free, simple search tool to research us and our financial professionals please visit Investor.gov/CRS.

Conversation Starter. Ask your financial professional—

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

Item 5 – Additional Information

For additional information about our advisory services, please refer to our Form ADV Part 2A brochure available at https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=943312 and the individual Form ADV Part 2B brochure supplement(s) your representative provides. If you have any questions, need up-to-date information and/or need a copy of this Client Relationship Summary, please contact us at (239) 454-5333.

Conversation Starters. Ask your financial professional—

- ❖ *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?*

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MATERIAL CHANGES

February 14, 2025

- Item 3: Updated to reflect that the Firm's typical initial financial planning fee generally ranges from \$3,000 to \$5,000.