

Introduction

CORE Financial Advisors is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. Please visit www.investor.gov/CRS for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Our firm primarily offers the following investment advisory services to retail clients: Comprehensive Portfolio Management (we review your portfolio, investment strategy, and investments); Financial Planning (we assess your financial situation and provide advice to meet your goals); and Portfolio Monitoring (we provide safekeeping/housekeeping of assets on behalf of clients with no on-going supervision, trading, or discretion with respect to securities transactions).

As part of our Comprehensive Portfolio Management and Portfolio Monitoring services, we monitor client accounts on at least an annual basis. We do not monitor client accounts for our Financial Planning service.

Our firm manages accounts on a discretionary basis (where our firm makes the decision regarding the purchase or sale of investments) as well as on non-discretionary basis (where the retail investor makes the ultimate decision) for our Comprehensive Portfolio Management service.

We do *not* limit the types of investments that we recommend.

We prefer a minimum account balance of \$100,000 for our Comprehensive Portfolio Management service.

Please also see our Form ADV Part 2A ("[Brochure](#)"), specifically Items 4 & 7, for additional information.

Questions to ask us: 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?

What fees will I pay?

Our fees vary depending on the services you receive. Our firm charges an ongoing annual fee of up to 1.50% for our Comprehensive Portfolio Management service that is applied quarterly based on the value of the assets in your account. Our firm charges an ongoing annual fee of up to 0.25% for our Portfolio Monitoring service that is applied quarterly based on the value of the assets in your account. Additionally, the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee.

We charge on an hourly or flat fee basis for Financial Consulting services. For hourly fee arrangements, each additional hour (or portion thereof) we spend working for you would increase the fee. Our fixed fee arrangements are based on the amount of work we expect to perform for you, so material changes in that amount of work will affect the advisory fee we quote you. All fees are paid quarterly in advance. The custodian that holds your assets charges you a transaction fee when we buy or sell certain types of investments for you. You pay our fees even if you do not have any transactions. The advisory fee paid to us generally is not based on the type of investments selected.

Some investments (e.g., mutual funds, variable annuities, etc.) may impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. You will also pay fees to a custodian that will hold your assets. Additionally, you may pay transaction fees when we buy and sell certain types of investments for your account. 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.

Please also see Items 4, 5, 6, 7 & 8 of our [Brochure](#).

Questions to ask us: 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.

Some of our firm's financial professionals are registered representatives of PKS, an unaffiliated broker-dealer. Your financial professional may offer you brokerage services through PKS or advisory services through our firm. Brokerage and advisory services are different, and the fees our firm and PKS charge for those services are different. Registered representatives charge a transaction-based commission each time they buy or sell a security in a brokerage account. As a result, they have an incentive to trade as much as possible in order to increase their compensation. You can learn more about PKS's brokerage services and fees at <https://brokercheck.finra.org/firm/summary/35747>.

Questions to ask us: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Primarily, we and our financial professionals benefit from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item.

Please also see Item 10 of our [Brochure](#) for additional details.

Do you or your financial professionals have legal or disciplinary history?

No, our firm and financial professionals do not have any legal or disciplinary history to disclose. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/168839> and any individual brochure supplement your representative provides. If you have any questions, need additional up-to-date, or want another copy of this document, then please contact us at 909-382-4545.

Questions to ask us: 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?