

## 1. Cover Page

Form ADV Part 2A (“Brochure”)



# Galvez Financial, LLC

**Firm CRD#: 334391**

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Galvez Financial is an investment advisory firm dedicated to providing customized financial planning and investment advisory services to a diverse range of clients. We are a Limited Liability Company founded in January 2025 by Azul Galvez, who serves as the sole employee and Registered Investment Advisor. Galvez Financial is registered as an Investment Adviser with the State of Florida.

The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (the “SEC”) or by any state securities authority. Additional information about us is also available on the SEC’s website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

You may also request a copy of our Brochure by contacting us at (415) 385-1484 or by sending an e-mail to [azul@galvezfinancial.com](mailto:azul@galvezfinancial.com). Registration of an investment adviser does not imply a particular level of skill or training.

## **Our Mission**

At Galvez Financial, we are committed to building long-term, trusting relationships with our clients. We strive to understand your unique financial goals and objectives, and to develop personalized investment strategies that align with your risk tolerance and time horizon.



## 2. Material Changes

This brochure was last updated on 03/03/2025.

Galvez Financial will promptly notify clients of any material changes to the information contained in this brochure.

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## 4. Advisory Business

Galvez Financial is an investment advisory firm providing customized financial planning and investment advisory services to a broad array of clients. We are a Limited Liability Company founded in January 2025 by Azul Galvez, who is the sole employee and Registered Investment Advisor. Galvez Financial is registered as an Investment Adviser with the State of Florida.

### Financial Planning

As part of our investment advisory relationship with our clients, we provide comprehensive financial planning services. This involves a thorough assessment of your overall financial situation, including but not limited to evaluation of cash flow, assets, liabilities, investment portfolio, account types, tax status, asset distribution, risk tolerance, and insurance assessment are part of the service.

Financial planning involves face-to-face meetings with you and, when necessary, with your other professionals (e.g., attorneys, accountants). We will present you with a personalized financial plan within 30-60 days of our engagement.

### Investment Advisory Services

Galvez Financial manages client investment portfolios based on your individual financial goals, risk tolerance, and time horizon. We employ a disciplined investment approach focused on long-term growth and capital preservation.

Our investment strategies may include:

- Index/ETF Investing
- Style allocation
- Sector diversification
- Dividend Growth Investing

We will consult with you on an ongoing basis to review your investment objectives, monitor your portfolio's performance, and make necessary adjustments.



## Educational Webinars

Galvez Financial offers free educational resources to businesses, business owners, and their employees as a way to attract new clients. These informative sessions, which can be held in person or online, may also include additional perks such as company merchandise, non-alcoholic beverages, and refreshments for the participants.

The content of these webinars will be decided after conducting a needs assessment with the business owner or manager. Possible topics encompass retirement planning, general economic education, and strategies for budgeting and managing debt.

## **5. Fees and Compensation**

Galvez Financial generally charges fees for its services. These fees may vary depending on the specific services provided, the complexity of the engagement, and the client's individual circumstances.

### Financial Planning Fees:

Galvez Financial offers comprehensive financial planning services for an upfront fixed fee determined by the client's estimated net worth and assets. The fees, ranging from \$500 to \$2,000, are open to negotiation and will be detailed in a written Financial Planning Agreement. Typically, the initial fee is due upon signing the Agreement, although the fee schedule and payment terms are negotiable based on the individual situation. Subsequent fees may be applied annually or on a project basis. Payment methods include credit card, check, and online options like ACH transfers and other payment processing apps.

### Investment Advisory Fees:

The fees for investment advisory services at Galvez Financial are part of the financial planning fees. Galvez Financial does not receive compensation based on the Assets Under Management (AUM), which is calculated as a percentage of the total invested assets. Therefore, Galvez Financial will not hold any accounts, and all investment decisions will be made with the client's approval. Trades and portfolio rebalancing will be conducted collaboratively with clients, typically on a quarterly or annual basis.

### Educational Webinar Fees:

Galvez Financial does not charge for any educational webinars as a way to attract new clients. Participants can be expected to follow the same fee schedule as any other individual.

### Transparency and Communication:

We believe in full transparency regarding all fees. We will clearly communicate our fee structure to you in writing before any investment advisory services are provided. All planning fees are negotiable.

### Client Satisfaction Guarantee:

If you are not satisfied with the quality of our financial planning services or the recommendations provided, we will refund your initial financial planning fee in full by written notice within 1 year period.



## Fixed Fee Schedule

All fees are based on the complexity of the client's financial situation and their estimated net worth and are negotiable. Fees will be agreed upon and paid before plan implementation.

### 1. Foundational Financial Planning: Building Blocks for Financial Success, typically \$500-\$1,000.

This service establishes the essential framework for your financial well-being and includes:

- Basic Financial Accounting Analysis (Assets, Liabilities, Cash Flow)
- Investment Portfolio Review and Portfolio Rebalancing
- Education Planning
- Retirement Planning Techniques
- Basic Estate Planning Strategies
- Budgeting Tools and Techniques
- Investment Strategies

### 2. Personalized Planning: Comprehensive Financial Strategy typically \$1,000-\$2,000.

This service builds upon the Foundational Plan, offering deeper insights and advanced strategies and includes everything in Foundational Planning plus:

- Advanced Financial Modeling
- Personalized Financial Dashboard (Consolidated view of accounts, goals, progress)
- Monte Carlo Simulations (Probability of achieving financial goals)
- Tax Planning
- Advanced Estate Planning
- Insurance Planning

### 3. Advanced Planning typically \$2,000-\$10,000.

This service is designed for high-net-worth individuals and business owners with complex financial needs and includes everything in personalized planning plus:

- Business Succession Planning
- Executive Compensation Planning
- Advanced Tax Optimization (Including business tax implications)
- Charitable Giving Strategies
- Asset Protection Planning
- Complex Estate Planning (Including trusts, foundations, and family offices)
- Real Estate Investment Analysis
- Alternative Investment Analysis
- Detailed analysis of business financials, and interaction with the clients CPA and attorney

## **6. Performance-Based Fees and Side-By-Side Management**

Galvez Financial does not charge any performance-based fees.

Galvez Financial may manage multiple client accounts simultaneously. However, we implement appropriate safeguards to ensure that conflicts of interest arising from such management are adequately addressed and do not adversely impact any client.

## **7. Types of Clients**

We primarily provide financial planning and investment advisory services to:

- Individuals
- Families
- Trusts and Estates
- Pension Plans/Profit Sharing Plans
- Corporations and Business Entities
- State or Municipal Government Entities



## **8. Methods of Analysis, Investment Strategies, and Risk of Loss**

Our investment strategies are customized to suit the specific requirements and risk tolerance of each client. We employ a range of research methods, such as professional tools, financial publications, and company information. Our strategies encompass index investing, broad-market investing, style allocation, asset allocation, and individual stocks.

Potential risks include market downturns leading to losses (market risk), inflation risk, company-specific risk, interest rate risk, asset class correlations risk, style drift, and more. Should you have any inquiries about risk, we encourage you to seek advice from your advisor.

Important Note: Investment results can vary significantly. Past performance is no guarantee of future returns, and no investment strategy is guaranteed to be successful. Risk of loss is inherent when investing in the market.

## **9. Disciplinary Information**

Galvez Financial does not have any legal or disciplinary events to disclose regarding the firm.

## **10. Other Financial Industry Activities and Affiliations**

Galvez Financial LLC does not engage in any other financial industry activities, nor does it receive commissions from any other sources. The firm is not affiliated with any other financial institutions

## **11. Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

Galvez Financial maintains a strict code of ethics that prohibits any conduct that could compromise our fiduciary duty to clients.

We do not engage in personal securities trading that could create a conflict of interest with our clients' investments.

A copy of our Code of Ethics will be available to any client or prospective client upon request.

## **12. Brokerage Practices**

We do not receive any compensation from any broker-dealer or other third party for the execution of client transactions. Clients typically maintain their brokerage accounts with independent custodians such as Fidelity, Vanguard, and Schwab.

We may provide recommendations regarding the selection of a custodian, but the final decision rests with the client. We do not receive any benefit or incentives from any custodian based on client referrals or account balances.

## **13. Review of Accounts**

Galvez Financial conducts regular quarterly and annual reviews of client accounts and financial plans. Additional reviews may be scheduled as necessary, especially after significant market events or life changes. These evaluations track progress towards financial objectives and allow for adjustments based on the client's goals and risk tolerance. Clients are responsible for promptly informing us of any changes to their financial situation or investment objectives.

The CEO, Azul Galvez, will carry out the evaluations either in person, by phone, or via video conferencing. Further details about Mr. Galvez's credentials can be obtained from Form ADV Part 2B, the brochure supplement, accessible upon request and at <https://www.galvezfinancial.com>.

## **14. Client Referrals and Other Compensation**

Galvez Financial does not engage in client referral activities for compensation.



## 15. Custody

Galvez Financial does not have custody of client assets. Clients will be responsible for selecting a custodian for their investments. We may provide recommendations for custodians, but the final decision rests with you. Galvez Financial does not receive compensation based on which custodian is used.

Clients or prospective clients are urged to carefully review and compare account statements that you have received directly from your service provider with any reports that you receive from our firm or online services.

## 16. Investment Discretion

We typically manage your investments with non-discretionary authority. This means we require approval for each trade when determining what securities to buy or sell and the amounts. Our investments will always follow the investment goals you've outlined for your account and will adhere to any investment restrictions or limitations you've set.

## 17. Voting Client Securities

Galvez Financial does not vote proxies on behalf of clients. Clients can obtain copies of their voting proxies by contacting their custodian.

## 18. Financial Information

Galvez Financial is in sound financial condition and has the resources necessary to fulfill its obligations to clients.

## 19. Requirements for State-Registered Advisers

This brochure has been prepared in compliance with the requirements for state-registered investment advisers in Florida.

Azul Galvez is the sole employee of the company and has no connections to any other financial industry activities or securities issuers. For details about Mr. Galvez's education and business background, please consult the brochure supplement.

### Disclosure of Legal and Disciplinary Events:

Azul Galvez has not been involved in any of the following events that would require disclosure:

- Any award or found liable from an arbitration claim alleging damages in excess of \$2,500 involving:
  - An investment or investment-related business or activity.
  - Fraud, false statements, or omissions.
  - Theft, embezzlement, or other wrongful taking of property.
  - Bribery, forgery, counterfeiting, or extortion.
  - Dishonest, unfair, or unethical practices.
- Any award or found liable in any civil, self-regulatory organization, or administrative proceeding involving any of the above.

### Bankruptcy Disclosure:

Mr. Galvez has not been the subject of a bankruptcy petition.

### Disclaimer

This brochure is for informational purposes only and does not constitute investment advice. Past performance is not indicative of future results. Investing involves the risk of loss, and there is no guarantee that any investment strategy will be successful.

### Contact Us

To learn more about how Galvez Financial can help you achieve your financial goals, please contact us at 415-385-148 or azul@galvezfinancial.com