



## Galvez Financial LLC

### Client Relationship Summary

February 14, 2025

Galvez Financial LLC is a registered investment adviser with the State of Florida. Brokerage and investment advisory services and fees differ and it is important for you to understand these 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.

#### **What investment services and advice can you provide me?**

Galvez Financial LLC provides investment advisory services to retail investors. Our principal services include:

- Financial Planning: We develop comprehensive financial plans that address your individual financial goals, such as retirement planning, estate planning, and tax planning.
- Investment Management: We manage your investment portfolio based on your risk tolerance, time horizon, and investment objectives. This may include portfolio construction, asset allocation, and ongoing monitoring and rebalancing.

Monitoring: We monitor your investments on an ongoing basis, conducting quarterly and annual reviews to assess performance and make adjustments as needed. More frequent reviews may be conducted after significant market events or changes in your financial situation.

Investment Authority: We will manage your investments with non-discretionary authority. This means that we will need approval for each investment decision, including the purchase and sale of securities. This fosters greater collaboration and transparency between both client and advisor.

We will always act in accordance with your investment objectives and risk tolerance as outlined in your investment policy statement.

Account Minimums and Other Requirements: We require no minimum amounts when investing

Additional Information: For more detailed information on our strategies, fees, and other important details, please refer to our brochure, available at <https://www.galvezfinancial.com>.

Limited Investment Offerings: We do not have any limitations on the types of investments we may consider for your portfolio.

Conversation Starters: Given my financial situation, should I choose an investment advisory service? Why or not? How will you choose investments to recommend to me? What is your relevant experience, including your licenses, education, and other qualifications?

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

- Financial Planning Fees: We typically charge a flat fee for financial planning services, billed annually or quarterly.
- Investment Advisory Fees: For investment management, we do not charge a percentage of Assets Under Management (AUM) as this can create a conflict of interest. Investment Advisory Fees will be included with the financial planning fees.



### Other fees include:

- **Custodian Fees:** You will be responsible for any fees charged by the custodian holding your assets. These fees may include account maintenance fees, transaction fees, and other charges.
- **Investment Management Fees:** You may incur fees charged by the investment managers of the funds in your portfolio.

**General 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.

**Additional Information:** For more detailed information about our fees and costs, please refer to our brochure, available at <https://www.galvezfinancial.com>.

**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 a legal obligation to act in your best interest and not put our interest ahead of yours. However, the way we make money creates some conflicts with your interests. It's important for you to understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples:

- Our fee for financial planning depends on the estimated net worth and investment portfolio balance of each client. It is tailored to potential future investment returns based on their investments.
- Galvez Financial does not hold assets or levy fees based on asset management. As a result, there are no conflicts of interest regarding client account balances.

For more detailed information about our fiduciary duty and conflicts of interest, please refer to our brochure, available at <https://www.galvezfinancial.com>.

**Conversation Starter:** “How might your conflicts of interest affect me, and how will you address them?”

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

Financial professionals at Galvez Financial are compensated through a portion of revenue we receive for the financial planning services we provide to you.

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

No. Neither Galvez Financial LLC nor Azul Galvez has any legal or disciplinary history to disclose.

### **Additional Information**

You can find more information about our services in our brochure, which is available at <https://www.galvezfinancial.com>. You can request a copy of this relationship summary by contacting us

**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?”



# Form CRS Delivery

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## Customer Acknowledgment

By signing below, I acknowledge that I have received the Galvez Financial Client Relationship Summary prior to being presented with any products, services, or recommendations from Galvez Financial.

 _____ <b>Owner's Name</b>	 _____ <b>Signature</b>	_____ <b>Date</b>
_____ <b>Joint Owner's Name</b>	_____ <b>Joint Owner's Signature</b>	_____ <b>Date</b>
_____ <b>Registered Representative Signature</b>		_____ <b>Date</b>