



# Relationship Summary

## Introduction

YOUR SOURCE FINANCIAL, P.L.C. is registered with the Securities and Exchange Commission as an investment adviser to retail investors.

Fees for brokerage and investment advisory services differ among broker-dealers and investment advisers and it is important that you understand the differences.

Free and simple tools are available for you 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.

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

1. Financial planning services:
  - We provide advice and recommendations regarding your personal investment goals and objectives, personal balance sheet, tax planning, risk management, retirement, education, cash flow and investment planning. When we provide financial planning services exclusively:
    - We do not monitor your investments.
    - You make the ultimate decisions regarding the purchase or sale of investments.
2. Investment advisory services according to the control authority you provide in your investment advisory agreement with us. We provide portfolio management services on a:
  - Discretionary basis:
    - You provide us with authority to determine the investments to buy and sell in your account on an ongoing basis.
    - You may impose reasonable restrictions or specific requirements on our control authority, which must be provided to us in writing and accepted by us.
    - We continuously monitor your investments and provide ongoing advice
  - Non-discretionary basis:
    - We will make recommendations, but you will have the final decision.
    - You direct us to purchase or sell investments on your behalf.
    - We continuously monitor your investments and provide ongoing advice

**You are encouraged to ask us questions including the following to help you better understand our services:**

- *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?*

**Please refer to our Form ADV, Part 2A Brochure for more detailed information about our services.**



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### What fees will I pay?

1. We charge a percentage of assets under management for *investment advisory services*. These fees are assessed on a quarterly basis, in advance or arrears depending on our agreement.
  - You should be aware that the more assets there are in your account, the more you will pay in fees.
  - This means we have an incentive to encourage you to increase the assets in your account.
2. In addition to our direct fees, you may incur additional fees and costs related to the investments in your account, such as custodian fees, account maintenance fees, transaction costs, surrender charges, wire transfer and electronic fund fees, internal management fees of mutual funds and exchange traded funds, and other product related fees such as redemption fees.

**You are encouraged to ask us questions including the following to help you better understand the impact of fees and costs on investments:**

- *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?*

**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 refer to our Form ADV, Part 2A Brochure for more detailed information about our fees and your investment costs.**

### What are your legal obligations to me when acting as my investment adviser?

We are fiduciaries to you. That means we are required to act in your best interest throughout our entire advisory relationship. We must not put our interest ahead of yours.

### How does your firm make money?

We earn money by:

1. Gathering investors' assets.
2. Retaining investors' assets under management.
3. Earning fees based on the value of client's assets on an ongoing basis.

### How else does your firm make money and what conflicts of interest do you have?

*When we act as your investment adviser, we must act in your best interest and not put our interest ahead of yours. At the same time, the way we earn money creates some conflicts with your interests.*

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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.

- We receive administrative, training, research, and execution services with commission dollars earned by our custodian through investment transactions they receive directly from you in your accounts. This is a conflict of interest because we have an incentive to use a custodian who provides services funded by these revenues (received directly from you) rather than other custodians who would not provide us such services.
- We are also a life and health insurance agent. This is a conflict of interest because we receive additional compensation for providing these other services to you. We have an incentive to recommend and provide these other services to you.

**You are encouraged to ask us questions including the following to help you better understand our conflicts of interest:**

- *How might your conflicts of interest affect me?*
- *How will you address them?*

**Please refer to our Form ADV, Part 2A Brochure for more detailed information about our conflicts of interest.**

## How do your financial professionals make money?

Our investment advisory representatives are compensated based on the amount of investor assets they gather, retain, and service. They share a portion of the advisory fees we earn.

- This is a conflict of interest because our financial professionals have an incentive to encourage an investor to increase the amount of assets under management in their accounts.

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

No, please visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our firm and your financial professional.

**You are encouraged to ask us questions including the following to help you better understand our disciplinary history:**

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

## Additional Information

You can find additional information about our services in our Form ADV, Part 2A Brochure.

You may request updated information and a copy of our Relationship Summary by contacting us at 602 343 1700 or [gcollett@ysfi.com](mailto:gcollett@ysfi.com).

**You are encouraged to ask us questions including the following to help you better understand who to contact with any questions or complaints:**

- *Who is my primary contact person?*
- *Is he or she a licensed investment adviser representative?*
- *Who can I talk to if I have concerns about how this person is treating me?*