

## Form ADV Part 3: Relationship Summary Tudor Financial, Inc.

### Introduction

Tudor Financial, Inc. (“Tudor Financial” or “we”) is an investment adviser registered with the U.S. Securities and Exchange Commission. We offer our clients investment advisory services. Clients should understand that the services we provide and fees we charge are different than those of a broker-dealer, and that it is important to understand the difference between the two. Free and simple tools are available to research firms and financial professional at <https://www.investor.gov/CRS>, which also provides educational materials about investment advisers, broker-dealers and investing.

### What Investment Services and Advice Can You Provide Me?

**Description of Services:** Tudor Financial offers investment advisory services to retail investors. Our investment advisory services include: Asset Management Services and Financial Planning and Consulting Services.

**Asset Management Services:** We provide asset management services which involves us managing and reallocating your designated account(s). We discuss your investment goals and design strategies to achieve those goals. We continuously monitor your account when providing asset management services and communicate with you over time using various means. For more information, please see **Item 4 of our Form ADV Part 2A**. When engaging us for asset management services, you can choose whether you'd like us to provide services on a **discretionary** basis (we will have the authority to determine the type and amount of securities to be bought or sold in your account) or a **non-discretionary** basis (we will have to confirm any trades in your account with you before we place them). For more information about investment authority, please see **Item 16 of our Form ADV Part 2A**.

**Financial Planning & Consulting Services:** We also provide financial planning and consulting services. Financial planning services involve us creating a written financial plan for you which covers mutually agreed upon topics. Financial consulting is used when a written financial plan isn't needed. It involves one time and/or ongoing meetings to discuss your financial situation. Please see **Item 4 of our Form ADV Part 2A**.

**Retirement Plan Participant Advice:** If your retirement plan utilizes our Retirement Plan Participant Advice Service, we are available to provide advice to you as a retirement plan participant regarding your investment options under the plan. Please see **Item 4 of our Form ADV Part 2A**.

**Limited Investment Offerings:** We do not primarily recommend one type of security to clients. Instead, we recommend investment securities and strategies designed to be suitable for each client relative to that client's specific circumstances and needs. However, we may be limited in investment selection choices in company retirement plans when these choices are limited on your company retirement custodian/broker-dealer's platform.

**Account & Fee Minimums:** We currently have no minimum to open an account managed by us. The minimum fixed fee generally charged for financial planning and consulting services on a fixed fee basis is \$495.

**Investment Firm Conversation Starters:** *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, what are your licenses, education and other qualifications? What do these qualifications mean?*

### What Fees Will I Pay?

**Description of Principal Fees & Costs:** Fees charged for our asset management services are charged based on a percentage of assets under management, billed in arrears on a quarterly calendar basis, and calculated based on the fair market value of your account as of the last business day of the current billing period. The annual fee for asset management services will be based upon a fee schedule which ranges between 0.75% and 1.25% depending on account size and strategy implemented. Because our fee is based upon the value of your account, we have an incentive to increase the level of assets in your account. When engaging us for asset management services, you will also incur other miscellaneous expenses. The broker-dealer/custodian for your account charges transaction fees for executing trades in your account. There are underlying fees and expenses of the ETF's, mutual funds or similar securities we invest in within your account.

We provide one-time financial planning services under a fixed fee arrangement. The minimum fixed fee is generally \$495 and the maximum fixed fee is often no more than \$895.

We provide financial planning and consulting services under an ongoing monthly fee arrangement. The minimum monthly fee is generally \$150, and the maximum monthly fee is generally no more than \$400. Any unpaid fees are due immediately upon completion and delivery of the financial plan or completion of the consultations.

Any fees we charge for financial planning and consulting services will not cover the costs associated with implementing any recommendations we may make.

**Additional 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. For more information about the fees we charge and the other fees and expenses you will incur, please see **Item 5 of our Form ADV Part 2A**.

**Investment Firm Conversation Starters:** *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?**

**Standard of Conduct:** 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 generate fee revenue 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:

To the extent we recommend you roll over your account from a current retirement plan to an individual retirement account (“IRA”) managed by us and subject to our asset-based investment advisory fees, this is a conflict of interest because we have a financial incentive to recommend that we provide care for your IRA. For more information about this conflict and our procedures to mitigate the conflict, see **Item 4 of our Form ADV Part 2A**. When we provide asset management services, we will ask that you establish an account with Fidelity/National Financial Services LLC (**NFS**) to hold your assets and to effect trades for your account. Our recommendation to use NFS is not based solely on your interest of receiving the best execution possible. See **Item 12 of our Form ADV Part 2A** for more information about our arrangements with NFS. We actively manage our own personal accounts while at the same time managing your accounts and other client accounts. We have developed procedures to mitigate and control for conflicts this creates. For more information see **Item 11 of our Form ADV Part 2A**. Some of our investment adviser representatives also serve as insurance agents. Through their role as such they may sell, for commissions, various insurance products. They have a conflict of interest in recommending these products to you because of the potential for additional revenue.

**Investment Firm Conversation Starters:** *How might your conflicts of interest affect me, and how will you address them?*

**Additional Information:** For more information about our conflicts of interests and the ways we are compensated, please see **Item 5** and **Item 10 of our Form ADV Part 2A**.

### **How Do Your Financial Professionals Make Money?**

**Description of Salary/Payment of investment adviser representatives:** We compensate our investment adviser representatives based on the level of assets that the representatives oversee and manage. This creates a conflict of interest as it gives your representative an incentive to recommend you invest more in your account for increased compensation.

Our representatives also serve as registered representatives of Westminster Financial Securities, LLC., a securities broker-dealer. When acting in this separate capacity, the representative may receive commissions for buying or selling securities which creates a conflict of interest. Our representatives also serve as licensed insurance agents. When acting in this capacity, the representative will receive additional compensation.

**Additional Information:** For more information about these conflicts of interest, please see **Item 10 of our Form ADV Part 2A**.

### **Do You or Your Financial Professionals Have Legal or Disciplinary History?**

Neither us, nor our investment adviser representatives have a legal or disciplinary history to report. You can look up more information about us and our investment adviser representatives at <https://www.investor.gov/CRS>.

**Investment Firm Conversation Starters:** *As a financial professional, do you have any disciplinary history? For what type of conduct?*

### **Additional Information About Tudor Financial**

Additional information about us and copies of our Form ADV Part 2A disclosure brochure and this relationship summary are available on the Internet at [www.tudorfinancial.com](http://www.tudorfinancial.com). You can also find our disclosure brochures and other information about us at <https://adviserinfo.sec.gov/firm/summary/121495>. If you have any questions or want an up-to-date copy of this relationship summary, we can be reached by phone at (937) 439-9292.

**Investment Firm Conversation Starters:** *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?*