

January 15, 2021

Form CRS – Edge Financial Advisors, LLC

Our firm, Edge Portfolio Management, LLC changed its name to Edge Financial Advisors as of July 28, 2020. We are still registered with the Securities and Exchange Commission as an Investment Adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand the difference. Free and simple tools are available to you to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We provide investment advisory services to retail investors. The services we offer to retail investors include financial planning and investment management. For our financial planning services, we offer retirement planning, investment planning, insurance planning, estate planning, tax management and cash flow analysis. Our investment management services include direct management of your assets or selection of a third-party manager to manage assets. There are no limitations on those services. We monitor the investments of our clients for whom we provide investment management services. We monitor client investments weekly, and other factors with quarterly reviews, or upon material changes in economic conditions, new tax laws or with your personal financial situation, and is part of our standard investment management services. Generally, we act with discretionary authority as a portfolio manager which allows us to purchase and sell securities without seeking your permission prior to trade. We are not limited in trading except by your known, identified restrictions. For non-discretionary accounts, we must seek your permission prior to trading, and you make the ultimate decision regarding the purchase or sale of a security. We are not limited in any of the investments we recommend to our clients. We have account minimums of \$250,000 or \$500,000 depending upon the individual financial advisor. *For an additional information or a description of our services please see our website at <https://edgefa.com> or our Form ADV, Part2A, Items 4, 7 and 13 at <https://adviserinfo.sec.gov/firm/summary/136426>.*

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?

We charge an asset-based fee for our investment management service, quarterly in arrears and in advance, based upon the value of your portfolio as of the last day of the previous quarter. **For a few clients we charge monthly in arrears based upon the value of the portfolio as of the last day of the previous month. An asset-based fee means that if the value of your portfolio increases, our fee increases.** Therefore, it is an incentive for us to encourage you to add assets to your account. For financial planning, we charge hourly or flat fees. In addition to our fees, you will pay custodian fees, account maintenance fees, transaction costs such as commissions and mark-ups, mutual fund ticket charges, and underlying expenses and mutual fund managers' fees. We do not participate in any of these fees. *For additional information, please see our ADV, Part2A, Item 5 at <https://adviserinfo.sec.gov/firm/summary/136426>.*

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.

Question 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 must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money (asset-based fees) creates some conflicts with your interest. You should understand and ask us about these conflicts because they can affect the investment advice, we provide to you. Here are some examples to help you understand what this means.

First, some of our representatives are also licensed as insurance agents and as investment advisory representatives of another adviser. As a result of their registration, they receive usual and ordinary commissions on securities transaction, although none are transactions of our advisory clients. These activities may take time away from advisory activities. *For additional information, please see our ADV, Part2A, Items 10 and 14, at <https://adviserinfo.sec.gov/firm/summary/136426>.*

Question to Ask Us:

How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals are compensated by salaries and a contractual split of the advisory fees earned by us. Generally, our representatives will earn fees from the clients they have recruited to us. In addition, our financial professionals may also make money by the sale of insurance products and from another adviser. These conflicts are disclosed above and on our *ADV, Part2A, Item 14 at <https://adviserinfo.sec.gov/firm/summary/136426>.*

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

No, neither our firm nor any of our associated persons has any disciplinary or legal history. You may go to www.Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Additional Information

You may obtain additional information by viewing our website, <https://edgefa.com> and our *ADV, Part2A, <https://adviserinfo.sec.gov/firm/summary/136426>*. You can request up-to-date information about our firm and request a copy of our relationship summary by calling 630-221-1000. The Form CRS is also posted to our website.

Question to Ask Us:

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