



## Form CRS – Client Relationship Summary

### Item 1 – Introduction

Innovative Financial, LLC is an investment adviser registered with the United States Securities and Exchange Commission (“SEC”). Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences.

*Free and simple tools are available to research firms and financial professionals at [www.investor.gov/crs](http://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisers, and investing.*

### Item 2 – Relationships and Services

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

**Description of Services.** The firm provides investment advisory services to retail investors. These services include financial planning and investment management. For our financial planning services, we offer objective recommendations based on your personal financial situation and goals, such as retirement, estate, education, tax, and legacy planning. For our investment management services, we provide continuous and ongoing management of your investment portfolio, based on your needs and objectives. Your investment portfolio includes your brokerage accounts held by a qualified custodian.

**Monitoring.** For our financial planning services, we will monitor and update your financial plan as agreed upon in your advisory agreement. For our investment management services, we conduct account reviews at least quarterly. Additional reviews may be triggered by contributions and withdrawals, changes in life circumstances, or changes in risk or return objectives. You will receive written quarterly performance reports, along with periodic account statements and trade confirmations from the custodian holding your accounts.

**Investment Authority.** Our financial planning services are provided on a non-discretionary basis, meaning you have the option to implement any of the recommendations made in your financial plan. For our investment management services, we manage assets on a discretionary basis, meaning we generally have authority to make investment decisions and to transact securities in your accounts without seeking your approval in advance. Our discretionary authority is granted in the agreement.

**Limited Investment Offerings.** Our advice is not limited to certain types of investments. We primarily recommend no-load mutual funds for portfolios, but we may also offer advice on other investments as appropriate, such as equities, debt securities, exchange-traded funds, variable annuities or life insurance, government securities, or other opportunities. We do not offer proprietary products.

**Account Minimums and Other Requirements.** We do not have a minimum account size requirement.

**Additional Information.** This is a brief summary of our services. Additional information is available in Item 4 of our Form ADV Part 2A (“Disclosure Brochure”). See Item 5 below for instructions on how to obtain a copy of our Disclosure Brochure.

#### Ask Your Investment Adviser

- 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?

### Item 3 – Fees, Costs, Conflicts, and Standard of Conduct

#### What fees will I pay?

**Principal Fees and Costs.** We may charge either flat fees and/or fees based on assets under management, which will be negotiated in advance and set forth in your advisory agreement. Fees based on assets under management will be billed quarterly in advance and deducted from one or more of your managed accounts. Otherwise, fees are due at the time of engagement.

**Wrap Fee Programs.** We do not offer a wrap fee program.

**Other Fees and Costs.** In addition to our advisory fees, you may incur other fees and costs, such as custodian fees, account maintenance fees, fees related to mutual funds, or other administrative fees. Please refer to Item 5 of our Disclosure Brochure for details about additional fees.

**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. Additional information about our fees is available in Item

5 of our Disclosure Brochure. See Item 5 below for instructions on how to obtain a copy of our Disclosure Brochure.

#### Ask Your Investment Adviser

- 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 to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money 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.

**Conflicts of Interest.** An asset-based fee presents a conflict of interest because the more assets you have in your advisory account, the more you will pay in fees; therefore, we may have an incentive to encourage you to increase the assets in your account. When we charge a flat fee, our fees are typically correlated to the degree of complexity involved in developing a financial plan. Therefore, we may have an incentive to add additional complexity with respect to the services we provide. We do not offer proprietary products, do not participate in any revenue sharing or client referral arrangements, and do not have any other sources of revenue.

Additionally, the custodians we recommend provide us with various products and services that are intended to directly benefit you, us, or both of us. To the extent a custodian provides us with products or services that do not directly benefit you, this creates an incentive to recommend that custodian. To learn how we address this incentive, please refer to Item 12 of our Disclosure Brochure.

#### Ask Your Investment Adviser

- How might your conflicts of interest affect me, and how will you address them?
- How do your financial professionals make money?

We are a fee-only firm, which means the only compensation we receive is from our clients for our advisory services. However, this compensation structure creates an incentive for us to recommend that you increase the size of your account with us or add complexity to the services we provide. Our fiduciary responsibility to you means we are required to act in your best interest, and we pride ourselves on our reputation of honesty and transparency.

## Item 4 – Disciplinary History

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

No. Neither our firm nor our financial professionals have any legal or disciplinary events to disclose. Visit [www.investor.gov/crs](http://www.investor.gov/crs) for a free and simple search tool to research our firm and our financial professionals.

#### Ask Your Investment Adviser

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

## Item 5 – Additional Information

Additional information is available in our Disclosure Brochure. An up-to-date copy of this document, as well as our current Form CRS, is available on our website at [www.InnovativeFinancial.com](http://www.InnovativeFinancial.com). You may also call us at (303) 275-7170 or send an email to [Info@InnovativeFinancial.com](mailto:Info@InnovativeFinancial.com) to obtain copies.

#### Ask Your Investment Adviser

- 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?

## Exhibit A – Summary of Material Changes

As this is our initial Form CRS, we do not have any material changes to report.