



**October 2023**  
**Form CRS – Client Relationship Summary**

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**Introduction**

Our firm, Vawter Financial, Ltd., is an investment adviser registered with the Securities and Exchange Commission (SEC). We feel that it is important for you to understand how advisory services and fees differ in order to determine which type of relationship is right for you. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

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

We are a registered investment adviser that offers financial planning and investment management services for an ongoing flat or asset-based fee. If you become a client with our firm, we will meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we will recommend a portfolio of investments that is reviewed periodically, but no less than annually, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. We will offer you advice on a regular basis and contact you no less than annually to discuss your portfolio.

We manage accounts on a discretionary basis. A signed client care agreement with our firm authorizes our team to manage investments in your portfolio. This means you allow us to buy and sell investments in your account without discussing in advance with you. Any limitations will be described in the signed client care agreement. We will have discretion until the client care agreement is terminated by you or our firm.

Our firm requires a minimum account balance of \$200,000 for asset-based pricing to open and maintain an account for our Wealth Advisory services.

*Additional information about our advisory services is located in Item 4 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/108830>.*

**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 those qualifications mean?

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**What fees will I pay?**

You will be charged an ongoing quarterly fee between \$1,250 and \$12,500 depending on the complexity and scope of your situation. At our discretion, some clients may be billed on a tiered fee schedule ranging 0.25% to 1.00% depending on the value of the assets in your account. Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the complexity of your situation in relation to our client base. For clients under the tiered schedule, we have an incentive to increase the assets in your advisory account in order to increase our fees. Our firm's fees will be automatically deducted from your advisory account. In rare cases, our firm will agree to send you invoices rather than automatically deduct our firm's fees from your advisory account.

The custodian that holds your assets, Charles Schwab, charge you a transaction fee when we buy or sell an investment for you. The custodian's transaction fees are in addition to our firm's fees for our financial planning and investment management services and are paid directly to Charles Schwab.

You may also pay charges imposed by the custodian holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, and exchange traded funds charge additional fees that will reduce the value of your investments over time.

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 located in Item 5 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/108830>.*

**Questions to Ask Us:**

- Help me understand how these fees and costs may 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?

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**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:

When a client is in need of professional services, we regularly recommend other professionals with whom we have a long history of positive outcomes for the client. There may be a conflict of interest since it means we recommend these professionals over other professionals; however, our clients are not obligated to adhere to our recommendations.

*Additional information about our conflicts of interest is located in Item 10 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/108830>.*

**Questions to Ask Us:**

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

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

Our financial professionals are compensated either hourly or a fixed salary based on the time and complexity required to meet a client's needs. Bonuses may be paid to employees and professional staff for sourcing new clients.

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

No, our firm and financial professionals do not have any legal and disciplinary history to disclose. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Questions to Ask Us:**

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

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**Additional Information**

You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #108830. You may also contact our firm at (614) 451-1002 to request a copy of this relationship summary and other up-to-date information.

**Questions to Ask Us:**

- Who is my primary contact person? Are you a fiduciary that acts in my best interest all the time? 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?