

ALIGN FINANCIAL, LLC

January 2025

<p>ITEM 1: INTRODUCTION</p>	<p>Align Financial, LLC (“Align” or “Firm”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is essential for you to understand these differences. Free and simple tools are available to research firms and our Financial Professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>
<p>ITEM 2: RELATIONSHIPS AND SERVICES</p>	<p>WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?</p> <p>We are an investment adviser that offers a broad range of related financial services. We meet with our clients to understand their current situation, financial resources, goals, tax situation and risk tolerance as applicable. Based on what we learn, we’ll recommend an investment portfolio and financial plan that will be monitored and rebalanced regularly. We’ll offer you advice on a regular basis and connect with you at least annually to discuss your portfolio and your plan.</p> <p>Align Financial, LLC offers investment advisory and financial planning services to individuals and high net-worth individuals with a focus on retirement planning. Align manages advisory accounts on a discretionary basis. In a discretionary account, you have granted written investment authority to your Financial Professional to update your portfolio with our recommended changes without consulting with you first. You may limit our discretion, such as by imposing reasonable restrictions on holding certain securities or specific amounts of cash. If deemed appropriate, our Firm will utilize a platform provider and their associated model managers. Our Firm monitors your investment advisory accounts, and specific investments within your accounts, on an ongoing basis to align with your financial goals. This service is included as part of the Firm’s standard advisory services. We impose a \$1,500,000 minimum account value to initiate our Firm’s advisory and money management services, however, this may be waived as deemed appropriate by the Firm. Clients whose assets under management do not reach our portfolio minimum of \$1,500,000 will pay a fixed fee of \$14,000 a year until which time they meet the minimum portfolio requirement. Our Firm offers retirement and financial planning services as part of our investment management services. Financial planning services may include strategies to address the client’s holistic financial picture, including estate, income tax, charitable, cash flow, wealth transfer, and family legacy objectives.</p> <p><u>FOR MORE INFORMATION REFER TO OUR FIRM’S ADV PART 2A BROCHURE - ITEM 4, 7, 8, 13 AND 16</u></p> <p>QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:</p> <ul style="list-style-type: none"> • 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?
<p>ITEM 3: FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT</p>	<p>WHAT FEES WILL I PAY?</p> <p>You will be charged an ongoing quarterly fee based on the value of the investments in your account. Since our fees are based on a percentage of assets in your advisory account, we have an incentive for your accounts to grow as well as our relationship. All of our advisory clients are managed in our Wrap Fee Program which is an all-inclusive fee option. This means your advisory fee covers all retirement and financial planning advice, program transaction fees, including ticket charges, and other charges for trading and custody. Fees are defined in the client Investment Advisory Agreement. Align’s annual fees are based upon a percentage of assets under management not to exceed 1.62%. Clients whose assets under management do not reach our portfolio minimum of \$1,500,000 will pay a fixed fee of \$14,000 a year. The fee charged to the client will not increase due to the arrangement that Align has with the platform provider and use of their sub advisors. Although Align has established a maximum annual fee as stated above, we retain the discretion to negotiate alternative fees on a client-by-client basis. You will pay fees and costs whether you make or lose money, which reduce the amount of money you may make on your investments</p>

<p>FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT</p>	<p>over time. When accounts go down in value, we make less and earn more when you do better. Please make sure you understand what fees and costs you are paying.</p> <p>QUESTIONS TO ASK US:</p> <ul style="list-style-type: none"> • Help me understand how these fees and costs might affect my investments. <ul style="list-style-type: none"> <input checked="" type="checkbox"/> If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me? <p><i><u>FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5</u></i></p> <p>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?</p> <hr/> <p>As your investment adviser, we prioritize your best interests, but our business model may present potential conflicts. We strive to minimize these by not offering proprietary products, accepting third-party payments, or engaging in revenue-sharing agreements. Our advisors follow a strict Code of Ethics to avoid personal investments interfering with their duty to you. Although advisors may have personal incentives, we manage this by requiring personal trades to occur after client transactions. Additionally, some benefits provided by custodians are shared across all clients, not necessarily benefiting your account directly. Please ask us if you have any concerns about these matters.</p> <p>We are committed to putting your interests first and have policies to avoid conflicts of interest.</p> <p>QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> How might your conflicts of interest affect me, and how will you address them? <p>HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?</p> <p>Our Financial Professionals are compensated based on the revenue our Firm earns from our investment advisory fees. This compensation is based on the amount of assets they service, the amount of time spent, and the complexity required to meet the client's needs or revenue based on the recommendations provided by our Financial Professionals. While some of our Firm's Financial Professionals are engaged in outside business activities, we are required to disclose material outside business activities and any conflict it may pose to you. Our Firm supervises the business activities of our Financial Professionals through our compliance program. All Financial Professionals are required to follow a Code of Conduct to mitigate conflicts to you.</p> <p><i><u>FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5, 10, 12 AND 14</u></i></p>
<p>DISCIPLINARY HISTORY</p>	<p>DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?</p> <p>No. Visit Investor.gov/CRS for a free and simple search tool to research us and our Financial Professionals.</p> <p>QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:</p> <ul style="list-style-type: none"> <input checked="" type="checkbox"/> As a Financial Professional, do you have any disciplinary history? For what type of conduct? <p><i><u>FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 9</u></i></p>
<p>ADDITIONAL INFORMATION</p>	<p>For additional information about our investment advisory services visit the SEC's website at www.adviserinfo.sec.gov. Our Firm's IARD number is: 309238. You may also contact us directly for up-to-date information and request a copy of the relationship summary at: (2 1 8) 3 3 6 - 2 5 0 6</p> <p>QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:</p> <ul style="list-style-type: none"> • Who is my primary contact person? Is he or she an investment adviser or a representative of a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?