FORM CRS- A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH

ALIGN FINANCIAL, LLC

March 2026

ITEM 1: INTRODUCTION	Align Financial, LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser and in certain markets does business as Agile Retirement Management or Retire Agile ("Align" or "Firm"). 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.
ITEM 2: RELATIONSHIPS AND SERVICES	**WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?** Align Financial, LLC is an investment adviser that provides investment management and financial planning services primarily to individuals and high net worth individuals, with a focus on retirement planning. Align recently merged with Agile Retirement Management. Some clients continue to receive services under legacy agreements that may differ from our current service offerings, account structures, or fees. We typically provide investment management services on a discretionary basis, which means you give us authority to make investment decisions for your account without asking you before each transaction. You may place reasonable restrictions on the management of your account, such as limiting certain investments or maintaining specific cash levels. We provide ongoing monitoring of advisory accounts and review portfolios on a continuous basis, with client meetings occurring at least annually or more frequently as appropriate. As part of our services, we may use third party platform providers or model managers to assist in designing and managing investment portfolios. Align monitors these managers and remains responsible for the overall advice provided to you. Financial planning services are generally included as part of our investment management services and may address retirement income planning, tax planning, estate planning, cash flow analysis, charitable planning, and other aspects of your financial picture. We also offer standalone financial planning services for certain clients. QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL: • 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? *FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 4, 7, 8, 13 AND 16*
ITEM 3: FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT	**WHAT FEES WILL I PAY?** You will pay either an asset based fee, a fixed annual fee, or a flat financial planning fee, depending on the services you receive and the terms of your agreement with us. For investment management services, fees are generally charged quarterly and are based on the value of the assets we manage for you. Our advisory fees are negotiable and vary depending on factors such as the complexity of your situation, householded assets, and whether you are subject to a legacy agreement from a prior firm. New clients are charged on a pro rata basis, reflecting the actual number of days under management during the quarter. We retain the discretion to negotiate alternative fees on a client-by-client basis. Details of fee arrangements are defined in the Client Agreement. Clients engaged in the Wrap Fee Program pay an all-inclusive fee. Our maximum advisory fee does not exceed 2.00% annually. For legacy non-wrap services, the Client pays

FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT	transaction fees, should they occur. 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. Our fees generally increase as client accounts grow, so we have an incentive to encourage our clients to increase the amount of assets in the accounts that are under our management. We also offer standalone financial planning services for a flat fee, which is agreed upon in advance and varies based on the scope and complexity of the engagement. 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. QUESTIONS 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? *FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5* **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. We want you to 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. Our Code of Ethics is designed to assure that the personal securities transactions, activities, and interests of our investment advisors will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing investment advisors to invest for their own accounts. Our Firm and/or investment advisors or employees may buy or sell for their personal accounts securities that are identical to or different from those recommended to our clients. In addition, any related person(s) may have an interest or position in a certain security(ies) which may also be recommended to a client. It is the expressed policy of our Firm that no investment advisor may purchase or sell any security prior to a transaction(s) being implemented for an advisory account, thereby preventing such investment advisor(s) from benefiting from transactions placed on behalf of advisory accounts. We recognize the fiduciary responsibility to place the client's interests first and have established policies in this regard to avoid any conflicts of interest. QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL: ☑ 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 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. *FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5, 10, 12 AND 14*
ITEM: 5 DISCIPLINARY HISTORY	**DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

	No. Visit Investor.gov/CRS for a free and simple search tool to research us and our Financial Professionals. QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL: ☑ As a Financial Professional, do you have any disciplinary history? For what type of conduct? *FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 9*
ITEM 6: ADDITIONAL INFORMATION	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 QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL: • 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?
MATERIAL CHANGES	March 30, 2026, the firm made the following material changes to their initial Form CRS: **Item 2:** The firm added: "We recently merged with Agile Retirement Management. Some clients continue to receive services under legacy agreements that may differ from our current service offerings, account structures, or fees." **Item 3:** The firm added: You will pay either an asset based fee, a fixed annual fee, or a flat financial planning fee, depending on the services you receive and the terms of your agreement with us. For investment management services, fees are generally charged quarterly and are based on the value of the assets we manage for you. Our maximum advisory fee does not exceed 2.00% annually.