

CUSTOMER RELATIONSHIP SUMMARY

Form CRS

Financial Serenity, LLC
5525 County Road 605
Burleson, TX 76028
+1 6822006778
www.financialserenity.co

Financial Serenity, LLC is registered with the State of Texas as an investment adviser representative. Investment advisory services and fees differ from brokerage services and fees, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

Our Services: We offer investment advisory services to retail investors including financial planning, investment management, and ongoing portfolio monitoring. We provide services through four tiers: The Collective, One Page Plan, Signature Circle, and Elite, each designed for different client needs and asset levels.

Account Monitoring: We monitor your investments on an ongoing basis as part of our standard services. For higher-tier clients, we conduct formal portfolio reviews quarterly or more frequently.

Investment Authority: We typically manage your account on a discretionary basis, meaning we can buy and sell investments in your account without asking you first. You can impose restrictions on our discretionary authority. Some clients choose non-discretionary arrangements where we provide recommendations but you make the final investment decisions.

Investment Offerings: We primarily recommend exchange-traded funds (ETFs), mutual funds, individual stocks and bonds, and other securities. We do not limit our advice to proprietary products or a limited menu of investments.

Account Minimums: We have not account minimums to open an account, however we do have service fee minimums so that we can provide excellent service. We work with clients across all asset levels from debt elimination to multi-million dollar planning.

For additional information, please see our Form ADV Part 2A brochure, particularly Items 4 and 7.

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?

Advisory Fees: You will pay us an ongoing asset-based fee quarterly based on the value of investments in your account. Our annual rates are:

- \$0-\$1M: 1.5%
- \$1M-\$3M: 1.0%
- \$3M+: 0.5%

Monthly Service Fees: You will also pay monthly service fees based on your chosen tier:

- The Collective: \$95/month (First \$75,000 is billed at 0% for Advisory Fees)
- One Page Plan: \$235/month (First \$200,000 is billed at 0% for Advisory Fees)
- Signature Circle: \$585/month (First \$500,000 is billed at 0% for Advisory Fees)
- Elite: \$15,000/year + Advisory Fees listed above

Setup Fees: Some tiers include one-time setup fees ranging from \$499 to \$1,995.

Other Fees: You may pay fees to custodians who hold your assets, and fees embedded in certain investments such as mutual funds and ETFs. We do not receive any portion of these fees.

Fee Billing: Asset-based fees are generally deducted directly from your account. Monthly service fees for smaller accounts are billed via debit card or ACH Bank Transfer.

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.

For additional information, please see our Form ADV Part 2A brochure, particularly Item 5.

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?

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?

Fiduciary Standard: 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.

Our Revenue Sources: We are Fee-Based or Fee + Commission. We make money from the advisory fees and service fees you pay us. Sometimes, an insurance policy is appropriate for a financial plan, if we recommend you buy a financial product such as an insurance policy you are under no obligation to purchase it from us. However, if you do use us to procure such product we receive a commission directly from the insurance company.

Key Conflicts:

- Higher asset-based fees give us an incentive to encourage you to increase assets in your account
- Our monthly fee structure may incentivize us to recommend higher service tiers
- We have a business partnership with #BeeSalty, a 501(c)(3) organization, to which we donate 1% of our top-line revenue

For additional information, please see our Form ADV Part 2A brochure, particularly Items 10, 11, and 14.

Questions 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 through salary and bonuses based on the overall success of our firm, not based on specific products sold or assets gathered from individual clients. This structure is designed to align our interests with providing you quality advice rather than selling particular investments.

Ian Powell, our principal advisor, is the owner of Financial Serenity, LLC and is compensated through the firm's profits.

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

No. Visit [Investor.gov/CRS](https://www.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?

Additional Information

For additional information about our investment advisory services, please see our Form ADV Part 2A brochure available at adviserinfo.sec.gov or by calling us at +1 6822006778. If you would like additional, up-to-date information or a copy of this relationship summary, please call +1 6822006778 or visit www.financialserenity.com.

Questions to ask us:

- 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?