

Customer Relationship Summary (Form CRS)

April 28, 2026

Firm Introduction	<p>Advocacy Financial, LLC is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit www.investor.gov/CRS for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.</p>
What investment services and advice can you provide?	<p>Advocacy Financial offers financial planning and investment advisory services to retail clients. We typically utilize Exchange Traded Funds (ETFs) to build diversified portfolios for clients but may also use other investment types. We offer portfolio management, retirement planning, financial planning, and sub-advisory services. We monitor client portfolios on an ongoing basis and make adjustments consistent with their investment objectives and goals. We generally do not make adjustments based on market timing but can periodically rebalance and/or tax loss harvest when warranted.</p> <p>For discretionary accounts, the client provides us authority to make trades when we see it appropriate, without consulting the client in advance. For non-discretionary accounts, the client must specifically preapprove trades. Non-discretionary accounts limit our ability to proactively manage the account, especially in times of market volatility. The client agreement will specify the type of account the client has with us. We generally require a minimum account size of \$50,000, however, Advocacy Financial may be able to accommodate on a case-by-case basis.</p> <p>For additional information, please see the Advocacy Financial, LLC ADV 2A brochure (Items 4 and 7 of Part 2A).</p> <p>As a conversation starter, you may want 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?
What fees will I pay?	<p>Our investment advisory fees are typically based on a percentage of client assets managed and do not vary based on investment type. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. We typically deduct fees from clients' investment accounts each quarter in arrears. An asset-based fee reduces the value of your account and will be deducted from your account. Generally, the more assets you have in an advisory account, including money market/cash, the higher the fee. We therefore have an incentive to increase the assets in your account to also increase the fees. We charge our fee even if you do not buy or sell, or if your account is profitable or not.</p> <p>We require written authorization (Investment Advisory Agreement) from you in order to deduct advisory fees from your account held by your custodian.</p> <ul style="list-style-type: none"> • Assets managed by a sub-advisor are subject to the sub-advisor's management fee as well as our fee. • For certain investments, you may pay a transaction fee. You may also pay fees to an unaffiliated custodian (such as Charles Schwab, or Fidelity) that will hold your assets (called "custody"). We do not receive any portion of these fees. • Some investments, such as mutual funds and exchange-traded funds (ETFs), impose additional underlying fees that will reduce the value of your investment. <p>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 cost you are paying.</p> <p>For additional information, please see Form ADV, Part 2A brochure (Items 4, 5 and 7 of Part 2A) and other applicable documents. You could ask your financial professional: Help me understand how these fees and costs might affect my investments. If I provide \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?</p>

<p>What are your legal obligations to me when acting as my investment adviser?</p> <p>How else does your firm make money and what conflicts of interest do you have?</p>	<p>We are held to a fiduciary standard that covers our entire investment advisory relationship with you. For example, we are required to monitor your portfolio, investment strategy, and investments on an ongoing basis.</p> <p>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 affect the investment advice we provide you. Here are some examples to help you understand what this means.</p> <p>The principal business of Advocacy Financial, LLC is that of a Registered Investment Adviser and provider of financial planning and asset management services. However, some of the principal and associated persons of the firm may be licensed as insurance agents, and/or offer other professional services. When acting in the capacity of an insurance agent or other professional, the Adviser and associated persons may receive the usual and customary commissions or fees associated with the products purchased or service provided. Receiving commissions on insurance products or fees for other services offered may cause a conflict of interest. Therefore, you are free to select any insurance agent or any other professional that you desire.</p> <p>Ask your financial professional: How might your conflicts of interest affect me, and how will you address them? For additional information, please see Form ADV, Part 2A brochure and other applicable documents.</p>
<p>How do your financial professionals make money?</p>	<p>Our financial professionals receive a salary and are eligible for an incentive compensation of the asset-based fee, or flat dollar fee, we charge you and/or your accounts as compensation for our services to you. This compensation may vary based on different factors such as services provided, market value of your accounts, volatility and performance. Our financial professionals also have the ability to receive commissions and therefore have an incentive to recommend products that provide them or us additional compensation over those that do not. Generally, the more assets you have in an advisory account, including money market/cash, the higher the fee. We have an incentive to increase the assets in your account to also increase the fees. A conflict of interest exists where an employee could be motivated to increase assets at the firm regardless of the client's best interest, however, we are required to always act as a fiduciary when working with our clients.</p>
<p>Do you or your financial professionals have legal or disciplinary history?</p>	<p>No. We do not have any legal, financial or other "disciplinary" items to report. We are obligated to disclose any disciplinary event that would be material to you when evaluating our Firm and its associated persons.</p> <p>Visit https://Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p>Ask your financial professional: As a financial professional, do you have any disciplinary history? For what type of conduct?</p>
<p>Additional Information</p>	<p>For additional information about our services, please see Form ADV, Part 2A brochure and other applicable documents. If you would like additional, up-to-date information or a copy of this disclosure, please call (888) 787-4590 or email us at info@advocacyfinancial.com</p> <p>Ask your financial professional: 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?</p>