

Boyer Financial Services, Inc.
Form CRS - Client Relationship Summary
June 10, 2025



Item 1 - Introduction

Boyer Financial Services Inc. (“BFS”, “we”, or “us”) is an investment adviser registered with the U.S. Securities and Exchange Commission (SEC). Brokerage and investment advisory services differ, and it is important to understand the differences. Free and simple tools are available to research firms and financial professionals at investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2 – Relationships & Services

What investment services and advice can you provide me?

BFS offers investment advisory services to retail investors on a discretionary or non-discretionary basis through internal investment adviser representatives known as financial advisors. Our investment advisory services are offered through an unbundled fee structure, where you pay our advisory fee separately from other fees such as custodial, transaction, or product-level expenses. Additionally, we offer other services to retail investors such as financial planning. When you open an advisory account with us, a financial advisor will meet with you to discuss your investment goals and collaborate with you to design an investment strategy. Our management of your account is guided by your investment objectives (e.g., capital appreciation, growth, income, or growth and income), risk tolerance, and tax considerations. We and your financial advisor conduct ongoing monitoring of your advisory account tailored to your advisory relationship and type of advisory account. Your financial advisor will contact you at least annually to discuss your portfolio.

If you provide us with discretionary authority, your financial advisor makes investment decisions to buy, sell or hold securities in your account. If you provide us with non-discretionary authority, you make the ultimate decision regarding the purchase or sale of investments. We will exercise the type of authority you have granted to us, depending on the type of account you choose, until your advisory agreement is terminated by you or your financial advisor.

Depending on your choice of account type, strategy, and/or model, you may receive advice with respect to a broad range of investments, or you may receive advice regarding a limited range of investments. Our financial advisors and their practices each have an advisory focus and strategy driven primarily by the types of clients they service and their expertise. We provide advice on proprietary and non-proprietary products. The typical minimum to open an account is \$250,000, though we may waive it for referrals or under limited circumstances.

For additional information about our investment advisory services, please see Items 4, 7, 13, and 16 of our Form ADV, Part 2A brochure (“[Brochure](#)”).

Conversation Starters:

- 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 licenses, education, and other qualifications?
- Who will make decisions about my investments, and how can I contact them?

Item 3 – Fees, Costs, Conflicts and Standard of Conduct

What Fees will I Pay?

We charge an asset-based fee of up to 1.50% of the assets in your account, billed quarterly in advance. The more assets you have under our management, the more you will pay in fees; we therefore have a financial incentive to encourage you to increase the assets in your account. Our investment advisory fees are negotiable and are influenced by several factors, including the complexity of the services provided, the amount of assets under management, and your overall relationship with BFS. Portfolios with multiple objectives, specific reporting needs, portfolio restrictions, or other complexities may be subject to higher fees than simpler portfolios. Fees are charged regardless of whether your account generates a profit or whether trading activity occurred during the billing period.

In addition to our advisory fees, you may also pay other costs related to the investments in your account. These include, but are not limited to:

- Fees and expenses charged by mutual funds, ETFs, or other investment products
- Custodial and transaction fees charged by the custodian or platform provider
- Technology platform or account maintenance fees

These costs are separate from the fees you pay us and can reduce the overall return on your investments.

Example: If you invest \$250,000 and our fee is 1.50%, you would pay approximately \$3,750 per year, not including other product-level, custodian, or platform fees.

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 about our fees and other costs associated with investing, please see Items 5, 10, and 14 of our Form ADV Part 2A [Brochure](#).

Conversation Starters:

- Help me understand how fees and costs 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?

When we act as your investment adviser, we are required to act in your best interest and not put our interests 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. Here are some examples to help you understand what this means:

- We charge an asset-based fee, which means we earn more as your account value increases. This creates a financial incentive to encourage you to invest more with us.
- Some of our financial professionals, including Mark Boyer and Jason Jacobi, are also licensed insurance agents. When they recommend insurance products such as annuities or life insurance, they may receive commissions for those sales. These transactions occur outside your investment advisory account and present a financial conflict of interest because the individual could earn additional compensation. We mitigate this conflict by disclosing it in advance and requiring that all such recommendations be reviewed for consistency with your financial needs.
- Insurance-related recommendations are subject to additional supervision and oversight by the compliance officer who is not compensated based on sales activity.

We address and mitigate these conflicts by disclosing them to you before any recommendation is made, requiring all advice to meet fiduciary standards, and conducting compliance reviews to help ensure recommendations align with your best interest.

How do your financial professionals make money?

Our financial professionals are compensated based on a percentage of the advisory fees you pay. Those who are licensed to sell insurance may receive commissions from insurance sales.

Conversation Starters:

- How might your conflicts of interest affect me, and how will you address them?
- Help me understand how these fees and costs might affect my investments.

For additional information about our conflicts of interest, please see Items 4, 10, and 12 of our Form ADV Part 2A [Brochure](#).

Item 4 – Disciplinary History

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

No. You can research our firm and financial professionals at www.Investor.gov/CRS.

Conversation Starters:

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

Item 5 – Additional Information

For additional information about our investment advisory services, fees, and conflicts, please review our Form ADV Part 2A [Brochure](#) at www.adviserinfo.sec.gov by searching for CRD #331868.

To request a copy of this relationship summary or speak with someone about your account:

- Call us at (949) 336-4990
- Email: info@boyerfs.com
- Website: www.boyerfs.com

You will receive a new Form CRS whenever there are material changes, typically within 30 days. You can request a free paper or electronic copy at any time.

Conversation Starters:

- Who is my primary contact person? Is he or she a representative of an adviser or a broker-dealer?
- Who can I talk to if I have concerns about how I'm being treated?