

Item 1 – Introduction

Boyer Financial Services, Inc. (“BFS,” “we,” or “us”) is registered with the U.S. Securities and Exchange Commission as an investment adviser. We provide advisory services, not brokerage services. Brokerage and investment advisory services and fees differ, and it is important for you to understand those differences. Certain of our financial professionals hold securities licenses that are not exercised in connection with the advisory services provided through BFS. Free and simple tools are available at Investor.gov/CRS, which provides educational materials about investment advisers, broker-dealers, and investing.

Item 2 – Relationships and Services

What investment services and advice can you provide me?

We provide ongoing investment advisory services to retail investors, including portfolio management, financial planning (which includes retirement planning, and estate planning coordination). These services involve developing written recommendations based on your overall financial picture and coordinating with your legal or other professionals as appropriate. We do not provide legal or tax advice.

We manage accounts on either:

- A **discretionary basis**, where we make investment decisions for your account without prior approval for each transaction, limited to the strategy and guidelines agreed upon in your advisory agreement. You may impose reasonable restrictions at any time; or
- A **non-discretionary basis**, where you make the ultimate decision regarding the purchase or sale of investments in your account. While we currently manage all client accounts on a discretionary basis, non-discretionary arrangements are available upon request.

Our services typically involve constructing and managing diversified portfolios designed to align with your investment objectives and risk tolerance, using mutual funds, exchange-traded funds (ETFs), individual equities and fixed income securities, annuities, real estate investment trusts (REITs), alternative investments, digital asset ETFs (upon client request and subject to significant risk), and insurance products, where appropriate based on your needs and objectives. We do not offer proprietary products.

We provide ongoing monitoring as part of our standard advisory services, using portfolio management software to track your allocation against defined thresholds and alert a financial professional when adjustments may be needed. Your financial professional also conducts a formal review of your account no less than annually.

Important limitation: Our monitoring services apply only to accounts held and managed by BFS. We do not monitor assets held in accounts outside of BFS unless we have separately agreed to do so in writing.

We generally require a minimum account size of \$250,000. We may waive this minimum at our discretion based on factors such as a client's total household relationship with BFS, or the nature and complexity of the engagement. Any decision to waive the minimum is documented in the client's file.

For more information, see **Items 4, 7, 13, and 16 of our ADV Part 2A at adviserinfo.sec.gov (CRD #331868).**

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?*
- *Who will make decisions about my investments, and how can I contact them?*

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

What fees will I pay?

We charge an ongoing asset-based fee calculated as a percentage of the assets we manage for you. Our fees are tiered by account size and range from up to 1.50% annually for accounts between \$250,000 and \$500,000, declining to up to 0.65% annually for accounts above \$25,000,000. Fees are negotiable. The more assets you have in your account, the more you will pay us in fees. This means we have an incentive to encourage you to add assets to, and to retain assets in, your account. This fee is billed quarterly in advance and is generally deducted directly from your account. You may terminate our advisory agreement at any time by providing written notice. If you terminate before the end of a billing quarter, we will refund any prepaid but unearned fees on a pro-rated basis in accordance with the terms of your advisory agreement. There are no termination penalties or fees. Our asset-based fee does not constitute a wrap fee program.

In addition to our fee, you will incur other costs, such as:

- Custodian fees
- Transaction charges
- Mutual fund or ETF expenses
- Insurance product charges, if applicable

In certain cases, we may engage third-party investment managers to manage a portion of your account. When we do, you will pay our advisory fee plus a separate fee charged by the third-party manager — generally up to 0.70% annually — resulting in a combined fee of up to approximately 1.95% annually on that allocation. We will disclose the specific total cost before engaging any third-party manager on your behalf.

We do not charge account maintenance or minimum account 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 more information, see Items 5.A.–5.D. of our ADV Part 2A.

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?

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. Here are some examples to help you understand what this means.

For example:

- Rollover recommendations create a conflict of interest. When we recommend that you roll over or transfer retirement plan assets into an account managed by us, we earn advisory fees on those assets. This creates a financial incentive for us to recommend a rollover rather than leaving assets in your employer's plan or moving them to another provider. As part of our rollover recommendation process, we compare the fees, investment options, and services available in your existing retirement plan against a BFS advisory account before making a recommendation. We document this comparison as part of our rollover review process to help ensure the recommendation is in your best interest.
- Certain financial professionals of our firm are licensed insurance agents. In their separate capacity as insurance agents, they may recommend insurance products and receive commissions. To facilitate the processing of these insurance transactions, they utilize Synchronize, an insurance services platform powered by Lockton Affinity, an independent third-party vendor. This creates a conflict of interest because they have an incentive to recommend insurance products that pay commissions. To manage this conflict, our compliance program requires review of insurance recommendations to advisory clients to confirm they are in the client's best interest. You may ask us about our supervisory procedures.
- We primarily recommend Schwab Advisor Services as the custodian to hold your assets. Schwab provides us with access to portfolio management software, reporting tools, and related technology at reduced or no cost. These benefits create a potential conflict because we may have an incentive to recommend this custodian based in part on the benefits we receive, rather than solely on the best interests of our clients. We do not receive cash compensation from our custodian for client referrals, and we periodically evaluate this relationship in the interest of our clients.

How do your financial professionals make money?

Our investment adviser representatives (IARs) are primarily compensated through salary and may be eligible for discretionary bonuses based on firm performance and assets in their book of business, creating an incentive to encourage you to add or retain assets. IARs who are also licensed insurance agents may earn commissions on insurance products sold in their separate capacity. Our financial professionals do not receive non-cash compensation from BFS; product vendors may occasionally provide educational materials of nominal value, which we monitor. You may ask your financial professional directly how they are compensated.

Additional information about conflicts of interest is available in our Form ADV Part 2A (Items 10, 12, and 14).

Questions to ask us:

- *How might your conflicts of interest affect me, and how will you address them?*

Item 4 – Disciplinary History

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

As of the date of this Form CRS, neither our firm nor our financial professionals have any legal or disciplinary history that we are required to disclose. You can visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Questions to ask us:

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

Item 5 – Additional Information

You can find additional information about our services in our Form ADV Part 2A at <https://adviserinfo.sec.gov/firm/summary/331868>.

To request a copy of this Form CRS or obtain additional information:

Phone: (949) 336-4990

Email: info@boyerfs.com

Website: www.boyerfs.com

We will provide you with a current copy of this Form CRS promptly upon your request, at no charge.

To report a concern or complaint about your financial professional, please contact our Chief Compliance Officer at (949) 336-4990 or by email at jd.macwillie@boyerfs.com. If your concern is not resolved to your satisfaction, you may also file a complaint with the SEC at investor.gov/tcr or by calling 1-800-SEC-0330.

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?*