

## Relationship Summary

Scholar Financial Advising, LLC is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### ***What investment services and advice can you provide me?***

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We offer investment advisory services to retail investors, which principally include individuals. Our standalone financial planning services entail the preparation of a financial plan based on your specific financial situation that includes a recommended course of action or activity to take if you decide to implement our recommendations. We do not offer proprietary products. While there are no asset minimums for our hourly and project based services, we generally recommend that clients participating in the Signature Client Program have a minimum income of \$1,000,000, or assets of in excess of \$10,000,000, though we may waive these minimums at our discretion.

Hourly financial planning services end upon the earlier of the delivery of the plan/advice or the termination of the advisory relationship according to the advisory agreement. We will not perform a review of client accounts or financial plans for you unless you request a review or initiate a new project/plan. The advice given by us may include the recommendation of annual reviews/updates, but it is your responsibility to initiate additional services as needed with or without a reminder from us. You may request a reminder for initiating additional services.

Our Signature Client Program includes coordinated financial management, future generations planning, investment advice, and preparation for unplanned events through the delivery of ongoing support, proactive monitoring and advice, and coordination with your other service providers.

More detailed information about our services may be found in [Items 4 and 7 of our Form ADV Part 2A brochure](https://adviserinfo.sec.gov/firm/brochure/298968), available at <https://adviserinfo.sec.gov/firm/brochure/298968>.

#### **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 your licenses, education and other qualifications? What do these qualifications mean?”

### ***What fees will I pay?***

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Retail investors will generally incur the following fees charged by us: (i) fixed fees that generally range from \$385 and \$25,000, and/or (ii) hourly fees that generally equal \$385 per hour. All projects require a deposit of one half of the quoted price at the time the advisory contract is signed. The remainder is due before the start of the final presentation meeting.

Our Signature Client Program generally requires a one-time initial flat fee that typically ranges from \$15,000 to \$30,000 for the preparation and delivery of a comprehensive financial plan, half of which is charged at engagement with the balance charged upon delivery. Based on what Scholar learns from the preparation and delivery of the comprehensive financial plan, each client is assigned to one of three recurring flat monthly fee tiers: Tier 1: \$3,000 per month; Tier 2: \$6,000 per month; or Tier 3: \$10,000 per month.

In addition, retail investors will also generally incur the following fees and costs charged by third-parties: custodian fees, account maintenance fees, product expenses such as internal expense ratios, and transaction charges.

When we charge hourly fees, we are incentivized to incur more time in rendering services to you. When we charge flat fees that are based on the complexity of your financial situation, we are incentivized to add or read-in additional complexity to your financial situation.

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.

More detailed information about our fees and costs may be found in [Item 5 of our Form ADV Part 2A brochure](https://adviserinfo.sec.gov/firm/brochure/298968).

## Relationship Summary

### Conversation Starter

“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?***

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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.

From time to time, we will invest in the same securities or related securities that we recommend to clients. This has the potential to create a conflict of interest because it affords us the opportunity to profit from the investment recommendations made to clients. To learn how we address this incentive, please refer to [Item 11 of our ADV Part 2A brochure](#).

### Conversation Starter

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

More detailed information about our conflicts of interest may be found in our [Form ADV Part 2A brochure](#).

### ***How do your financial professionals make money?***

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Our financial professionals are compensated based on a portion of the flat fees charged to clients, per-project flat fees, client origination fees, and - for our para planners - either based on a salary or an hourly rate. They are not compensated based on the sale of a particular product and do not earn commissions.

### ***Do you or your financial professionals have a legal or disciplinary history?***

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No. You may visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

### Conversation Starter

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

### ***Additional Information***

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You can find additional and up-to-date information about our investment advisory services and request a copy of the relationship summary by visiting [www.scholarfinancialadvising.com](http://www.scholarfinancialadvising.com), emailing [info@scholarfinancialadvising.com](mailto:info@scholarfinancialadvising.com), or calling 336-360-6833.

### Conversation Starter

“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?”

## **Relationship Summary**

### **Relationship Summary – Exhibit of Material Changes**

Scholar Financial Advising, LLC has amended its Relationship Summary as of September 5, 2024 to reflect the following material changes:

- Our response to the question “Do you or your financial professionals have a legal or disciplinary history?” has been updated from “Yes” to “No”.