

## Form ADV Part 3 – Client Relationship Summary

Date: 02/11/2026

### Item 1: Introduction

SPECTRUM FINANCIAL ALLIANCE, LTD, L.L.C. is an investment adviser registered with the US Securities and Exchange Commission offering advisory accounts and services. Brokerage and investment advisory services, standard of care, 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 offered. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

### Item 2: Relationship and Services

*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 investment services and advice can you provide me?

Spectrum Financial Alliance provides personalized investment advisory services primarily to individuals and high-net-worth households.

Our primary services include:

#### **Asset Management Services**

SFA provides ongoing portfolio management services and continuous supervision of client investment accounts. Managing accounts on a discretionary basis, meaning we make decisions to buy, sell, or hold securities without obtaining your prior approval for each transaction.

#### **Financial Planning Services**

We provide comprehensive or modular financial planning services addressing topics such as:

- Retirement planning
- Investment strategy
- Risk management analysis
- Tax planning coordination
- Estate planning coordination

Financial planning may be provided as a written plan or through consultations.

#### **Estate and Trust Planning Services**

SFA's attorney also offers estate and trust planning services designed to help clients coordinate wealth transfer strategies and estate structures. These services may include:

- Estate planning strategy analysis

- Preparation or coordination of wills and trusts
- Beneficiary designation review
- Coordination with tax professionals and other advisors

Estate planning services provided through our Director of Estate & Trust Planning and General Counsel and are billed separately on a flat-fee subscription basis.

### **Account Monitoring**

SFA monitors and manages accounts and conducts periodic reviews with clients to confirm that investment strategies remain aligned with each client's goals.

### **Minimum Account Size**

Our typical minimum household account size is \$500,000.

Beginning June 1, 2026, the minimum household asset requirement for new clients will increase to \$750,000. We may waive or negotiate minimums at our discretion.

Additional information about our services is available in Items 4 and 7 of our Form ADV Part 2A Brochure.

## **Item 3: Fees, Costs, Conflicts, and Standards of Conduct**

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

### What fees will I pay?

Fee is based on a percentage of assets under management. Fees generally range from approximately 1.50% annually for smaller accounts to approximately 0.75% for accounts exceeding \$5,000,000, with fees typically decreasing as account size increases.

Fees are:

- Calculated monthly
- Billed in arrears
- Based on the average daily balance of the account

Fees may be deducted directly from your investment accounts with written authorization.

### Estate and Trust Planning Fees

Estate planning services are separate from asset management and are billed on a flat-fee basis depending on the services provided. These services are not based on assets under management and are disclosed in advance.

### **Additional Costs**

Clients may incur additional charges imposed by third parties, including:

- Brokerage commissions
- Transaction fees
- Custodian fees
- Mutual fund or ETF internal expenses
- Variable annuity fees or surrender charges

Additional details about fees and costs are available in Item 5 of our Brochure.

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 acting as your investment adviser, we have a fiduciary duty to act in your best interest and not place our interests ahead of yours.

This means we must:

- Provide advice that is in your best interest
- Disclose conflicts of interest
- Seek best execution when placing trades

Additional information about conflicts of interest is available in Items 10 and 12 of our Brochure.

How do your financial professionals make money?

SFA and financial professionals are compensated primarily through asset-based advisory fees paid by clients.

This creates a potential conflict of interest because:

The more assets you maintain in your advisory account, the more fees you will pay, which gives us an incentive to encourage you to increase assets under management.

Spectrum operates as a fee-only advisory firm and:

- Does not accept commissions
- Does not receive 12b-1 fees
- Does not accept insurance commissions (all insurance commissions have been irrevocably assigned to the national military charity USA Cares, Inc.)

Additional details are available in Item 10 of our Brochure.

#### **Item 4: Disciplinary History**

*Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?*

Do you or your financial professionals have legal or disciplinary history? No. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

#### **Item 5: Additional Information**

*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?*

Any of our licensed investment advisors can assist you. None of our investment advisors are representatives of a broker-dealer. All our investment advisors are fiduciaries to our clients, as is our firm. For additional information on our advisory services, see our Brochure and any individual brochure supplement you are provided. If you have any questions, need additional up-to-date information, or want another copy of this Client Relationship Summary, then please contact us at 859-223-6333. If you have concerns pertaining to any of our associates, please contact either Desirae Hagan, Director of Operations, or C. Kelly Buckley, Managing Principal/Chief Compliance Officer.

## **Form ADV Part 3 – Client Relationship Summary**

Date: 02/11/2026

### **Exhibit A – Material Changes to Client Relationship Summary**

#### **Personnel Changes**

On November 10, 2025, Spectrum Financial Alliance, Ltd., LLC hired Jill Bruner as Director of Estate & Trust Planning and General Counsel. Ms. Bruner is responsible for overseeing the firm's estate and trust planning services and providing legal and compliance-related guidance to the firm. Mrs. Bruner's estate and trust planning services are offered on a subscription basis.

#### **Additional Office Location**

Effective December 1, 2025, Spectrum Financial Alliance, Ltd., LLC established an additional office location at 101 Meadow Lane, Georgetown, Kentucky 40324.

#### **Change in Household Account Minimum**

Effective June 1, 2026, Spectrum Financial Alliance, Ltd., LLC will increase the minimum household asset requirement to \$750,000. This change applies to new clients entering into advisory agreements on or after this date. Existing clients are not affected by this change unless otherwise agreed to in writing. The firm reserves the right to negotiate minimum account sizes and fees on a case-by-case basis at its discretion.