



CFE Financial LLC
Form CRS Customer Relationship Summary
(Effective as of January 1, 2024)

Introduction	<p>CFE Financial LLC ("the firm", we, our, or us) is a Texas-based investment advisory firm registered with the Texas State Securities Board that manages investment accounts of clients through individual consultation and analysis. In addition, the firm provides solely financial consultation services for clients without investment accounts or for those clients who do not desire an advisory arrangement. The firm, including its predecessors, has been in business since 1999.</p> <p>The President of the firm, Marco Rimassa, CFP®, CRPC®, CFA, received his B.A. in Economics and History from Rice University in 1997 and M.B.A. with a Finance concentration from the University of Texas at Austin in 2003. He is a Chartered Financial Analyst (CFA) charterholder since 2008, a CERTIFIED FINANCIAL PLANNER™ certificiant since 2020, and a Chartered Retirement Planning Counselor™ since 2022. In addition, he is a Board Member for the Financial Planning Association-Houston (FPA) and a member of the CFA Institute of Houston.</p> <p>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 advisors and investing.</p>
What investment services and advice can you provide me?	<p>We provide investment advisory and financial consultation services primarily to clients in the States of Texas, Arkansas, and Colorado, generally focusing on select equities, ETFs, and mutual funds. We tailor our financial advisory and financial consultation services to the individual needs of each of our clients. Accounts for clients are opened and maintained according to a Client Account Agreement or Investment Advisory Contract which describes the discretionary authority that a client grants to us, if applicable. To tailor our financial advisory services to each client, we will ask each prospective client a series of questions to evaluate both their objective ability and subjective willingness to take risk.</p> <p>Our financial consultation services will not include discretionary authority over client accounts but instead generally address discrete or limited-scope questions and concerns on a monthly or hourly basis or as part of a one-time engagement. These engagements are initiated according to a Plan Development Agreement.</p> <p>For additional information, please request a copy of our Form ADV, Part 2.</p> <p>Conversation Starters. <i>Ask your financial professional:</i></p> <ul style="list-style-type: none">• Is it better for me to choose investment advisory or financial consultation services? What is the difference between the two?• If I choose an investment advisory relationship, how will you choose investments to recommend to me?• If I choose a financial consulting relationship, how will we work together on a monthly basis? What types of advice can you give me?• What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?
What fees will I pay?	<p>Clients of our investment advisory services will be charged a fee based on the net market value of a client's account at the beginning of our advisory management. The firm reserves the right, in its sole discretion, to negotiate, reduce or waive the advisory fee for certain client accounts for any period of time determined by the firm. Separate accounts from related parties may use a combined aggregate amount of assets under management to qualify for a lower fee structure. The fee structure is:</p> <ul style="list-style-type: none">• 1.00% on a Client's assets under management for accounts less than or equal to \$250,000 at inception of advisory services;• 0.75% on a Client's assets under management for accounts greater than \$250,000 but less than \$1,000,000 at inception of advisory services;• 0.63% on a Client's assets under management for accounts greater than \$1,000,000 but less than \$3,000,000 at inception of advisory services;

	<ul style="list-style-type: none"> • 0.50% on a Client's assets under management for accounts greater than \$3,000,000 at inception of advisory services. <p>In addition to advisory fees, clients may also pay other fees or expenses to third-parties. The issuer of some of the securities or products we purchase for clients, such as ETFs or other similar financial products, may charge product fees that affect clients. The firm does not charge these fees to clients, and does not benefit directly or indirectly from any such fees.</p> <p>As an alternative to investment advisory services, we also provide financial planning consultations and a monthly subscription service for a flat fee and an hourly rate for clients without investment accounts or for those clients who do not desire an advisory arrangement.</p> <p>For clients desiring a one-time consultation service and plan development with no ongoing services, we provide a financial planning consultation incorporating as many of the client's financial details and objectives as are disclosed. The fee for this one-time service is \$1,800.00, of which \$900.00 will be assessed upfront with the remainder due upon completion of the plan development process. For any additional client questions and objectives which may arise beyond the initial plan development, the firm will provide ongoing financial planning consultation services for an hourly rate of \$150.00 per hour.</p> <p>For ongoing consultations, we provide an initial financial planning discussion focused on specific client questions and objectives for an hourly rate of \$150.00 per hour for up to five hours, billed as actually incurred. This initial financial planning consultation and associated fee is intended to be a one-time fee. Beginning the first of the month after an initial portfolio consultation, financial consulting services are offered on a monthly subscription fee basis at a rate of \$150.00 per month beginning on the first of the month after the financial planning consultation has been performed and invoiced. We expect to spend up to an hour per month on behalf of each consultation client, including the preparation and submission of a monthly summary market commentary with items of potential interest. Monthly subscription fees are invoiced in arrears, after the end of each of month of service availability.</p> <p>In both cases, 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.</p> <p>Conversation Starters. <i>Ask your financial professional:</i></p> <ul style="list-style-type: none"> • Help me understand how 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 are your expected fees and costs different from other financial advisors or financial services?
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<p>What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?</p>	<p>Our paramount ethical, professional, and legal duty is to act at all times as a fiduciary to our clients. This means that the firm puts the interests of its clients <i>ahead of its own</i>, and carefully manages for any perceived or actual conflict of interest that may arise in relation to its advisory services.</p> <p>We are a "fee only" investment advisor, and other than our investment advisory or financial consultation fees, neither the firm nor any of its employees receive or accept any direct or indirect compensation related to investments that are purchased or sold for client. This means that clients will not be sold products or services that create additional fees or compensation to benefit the firm or its employees or its affiliates.</p> <p>Conversation Starters. <i>Ask your financial professional:</i></p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how will you address them?
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<p>Do you or your financial professionals have legal or disciplinary history?</p>	<p>No, we do not. Visit Investor.gov/CRS for a free and simple search tool to research us.</p> <p>Conversation Starters. <i>Ask your financial professional:</i></p> <ul style="list-style-type: none"> • As a financial professional, do you have any disciplinary history? For what type of conduct?
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<p>Additional Information</p>	<p>For additional information about our services or to obtain a copy of our Form ADV, Part 2, please contact us directly at info@cfefinancial.com.</p>
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