

Unify Financial Advisors
Form CRS/Customer Relationship Summary
Effective March 27, 2025

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| Introduction | <p>Unify Financial, LLC (the "Firm") is a limited liability company formed under Florida law and is registered as an investment advisor with the Securities and Exchange Commission ("SEC") pursuant to the Investment Advisers Act of 1940. Brokerage and investment advisory services and fees differ, and it is important for you to understand these 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.</p> |
| <p>What investment services and advice can you provide me?</p> | <p>We offer investment advisory services to retail investors, including high net worth individuals, corporations, charitable organizations, financial organizations and small businesses.</p> <p>If you engage us to provide ongoing monitoring of your portfolio, we will assist you in matching your goals and risk tolerance to a model portfolio or create a custom portfolio that addresses your specific needs. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your portfolio. We will contact you (by phone or email) at least annually or as required to discuss your portfolio. Our services can be on a discretionary basis, which means that buy and sell decisions are made by us, or on a non-discretionary basis, which means that the final call on buying or selling an investment is with you. We may also recommend using a separate investment adviser that we will monitor, who will provide portfolio management services on a discretionary basis, or we can work as a joint adviser with the recommended adviser.</p> <p>For additional information, please see Form ADV, Part 2A Brochure (Items 4 and 7 of Part 2A) and other applicable documents.</p> <p>Questions to Ask Us:</p> <ul style="list-style-type: none"> • 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? |
| <p>What fees will I pay?</p> | <p>Asset-based fees. Asset-based fees are assessed on all billable assets under management, including securities, cash, and money market funds. The initial fee will be based on a client's account value as of the date the Investment Advisory Agreement (IAA) is signed and will be prorated based upon the number of days from the first day of management to the end of the month in which the IAA was signed. Subsequently, fees are determined in arrears on the last trading day of each month. The asset-based fee reduces the value of your account. The monthly fees will be automatically deducted from your account, and our annual fee does not exceed 1.25%. The amount you pay will depend on the size, complexity and nature of the portfolio that we manage for you and the services that you receive.</p> <p>Our fees are separate from charges assessed by third parties, such as broker-dealers, custodians, mutual fund companies, variable annuities, and separate investment advisers. These costs are in addition to our fees and are not shared with us.</p> <p>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> |

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| | <p>For additional information, please see Form ADV, Part 2A Brochure (Item 5 of Part 2A).</p> <p>Questions to Ask Us:</p> <ul style="list-style-type: none"> • 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? |
| <p>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?</p> | <p>When we act as your investment adviser, we must 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 affect the recommendations we provide you. Here are some examples to help you understand what this means.</p> <p>The Firm may use a broker-dealer that provides benefits, including products and services, that assist the Firm in administering client accounts. As a result, this may provide an incentive for the Firm to recommend this broker-dealer because of the benefits to the Firm instead of being the best interest of the client.</p> <p>For additional information, please see Items 10-12 on Form ADV, Part 2A Brochure.</p> <p>Questions to Ask Us:</p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how will you address them? |
| <p>How do your financial professionals make money?</p> | <p>When we act as your investment adviser, we have a fiduciary duty to place the interest of our clients ahead of our own and our Firm. Note that the Firm's revenue is from the advisory fees that we collect from clients' accounts each quarter. Our Financial Professionals ("FPs") are owners of the Firm and share in the Firm's profits and losses.</p> |
| <p>Do you or your financial professionals have legal or disciplinary history?</p> | <p>Firm - No, Financial Professionals - Yes. You can visit Investor.gov/CRS for a free and simple search tool to research us and our FPs.</p> <p>For additional information, please see Item 9 in Form ADV, Part 2A Brochure; or for the FPs, Items 14 A-M in Form U4, and Items 7A or C-F in Form U5.</p> <p>We are held to a fiduciary standard that covers our entire investment advisory relationship with you.</p> <p>Questions to Ask Us:</p> <ul style="list-style-type: none"> • As a financial professional, do you have any disciplinary history? For what type of conduct? |
| <p>Additional Information</p> | <p>If you would like additional, up-to-date information or a copy of this summary, please call us at 727-306-0299, or view adviserinfo.sec.gov, under our CRD# 324120.</p> <p>Questions to Ask Us:</p> <ul style="list-style-type: none"> • 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? |