

Boardwalk Financial Strategies, LLC

Client Relationship Summary (CRS)

Introduction

Boardwalk Financial Strategies, LLC is an investment adviser registered with the Securities and Exchange Commission (“SEC”). Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. There are free tools 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.

Relationships and Services

What Investment Services and Advice Can You Provide Me?

We offer personalized investment advisory services to retail investors on an ongoing basis for an asset-based fee calculated on the aggregate market value of assets under management. We provide advice on your full portfolio including brokerage accounts, individual retirement accounts, and workplace retirement plans (401(k), 403(b), etc) and cash.

We discuss your financial goals and risk tolerance. Then, design with you a personalized strategy and regularly monitor your accounts. We meet with you (in person, by phone, e-mail or video conference) at least semi-annually to discuss your portfolio and a rotating series of financial planning topics.

Our services allow us to buy and sell investments in your account without asking in advance (a “discretionary account”). In some situations, we may give you advice and you decide what investments to buy and sell (a “non-discretionary account”).

We are held to a fiduciary standard of care that covers our entire investment advisory relationship with you. Meaning, we must always act in your best interest. For example, we are required to monitor your portfolio, investment strategy, and investments on an ongoing basis.

For additional information, please review Items 4, 7 and 8 in our [Firm Brochure](#).

Questions to Ask:

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 those qualifications mean?

Fees, Costs, Conflicts and Standard of Conduct

What Fees Will I Pay?

If you open an advisory account, you will pay a quarterly asset-based fee based on a percentage of your assets under our management. The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. You pay our fee quarterly even if there are no transactions in your portfolio. We also provide investment advice for an hourly fee only in very specific situations.

You may also be charged fees that are separate from our fees and may be charged directly or indirectly to you. The custodian and investments we typically recommend have no hidden fees. At any time, we can tell you what these fees are. If you choose to use other investments, these could include transaction fees, or fees to a broker-dealer or bank that holds your assets (called “custody”). Other fees you may pay include, but are not limited to, custodial fees, CPA fees, estate planner fees.

These investment fees (such as mutual fund fees and transaction fees) will be deducted from the value of your investment over time.

Please make sure you understand what fees and costs you are paying. 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. For more information, please see [Form ADV, Part 2A brochure, Item 5](#).

Question to Ask:

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, 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 is an example to help you understand what this means. Our revenue increases as your assets with us increase.

For additional information, please see our [Form ADV, Part 2A](#) brochure, specifically Items 4 and 10.

Question to Ask:

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

How do your financial professionals make money?

Our financial professionals are compensated based on salary and bonus. We are not compensated based on the investments we recommend or in any other way besides the fee as a percentage of your assets.

Our interests can conflict with your interests. We must tell you about them in a way you can understand, so that you can decide whether or not you agree to them.

Disciplinary History

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

No, neither the firm nor its financial professionals have a reported disclosure.

Visit Investor.gov/CRS for a free and simple search tool to research your financial professionals.

Question to Ask:

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

Additional Information

For additional information on our investment advisory services and to request a copy of the relationship summary, go to the [IAPD website](#) or to our website, www.boardwalk-fs.com.

You can call us at (262) 423-7552 to request up-to-date information and request a copy of the relationship summary.

Questions to Ask:

Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer?

Who can I talk to if I have concerns about how this person is treating me?
