# SHANKLAND FINANCIAL ADVISORS, LLC
## CLIENT RELATIONSHIP SUMMARY
August 22, 2025

Shankland Financial Advisors, LLC is a full-service advisory firm providing holistic financial and investment advice to our clients. This document provides you, the retail investor, information about the types of advisory services we offer and the fees you pay. Use this to help you understand our services and begin a conversation with your financial advisor.

Shankland Financial Advisors is registered with the US Securities and Exchange Commission (SEC) as an investment adviser and maintains the authority to do business in California, Florida, Illinois, Indiana, Louisiana, Missouri, North Carolina, South Carolina and Texas. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. For more information, free and simple tools are available to research firms and financial professionals at **www.investor.gov/CRS**. This site also provides educational materials about broker dealers, investment advisers and investing.

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

Shankland Financial Advisors, LLC offers holistic **investment advisory services** and we've outlined the primary features below:

~ *Monitoring*: We provide daily, on-going monitoring (excluding weekends and national holidays when the markets are closed) as a standard client service.

~ *Investment Authority*: Discretion – Our investment advisory program is discretionary. This means you will work with your financial advisor to outline your financial goals and complete a risk assessment. We use this information to invest your account based on your objective(s).

~ *Investment Offerings*: We believe all investors deserve to feel like our number one priority and we strive to ensure that outcome regardless of your individual account value. As such, we do not place any limits on our investment offerings and all clients are eligible for investment in stocks, bonds, mutual funds, ETFs and/or CDs.

~ *Account minimums*: Our programs do not require a minimum investment to open and/or maintain an account.

~ ***For more information***: To learn more about the services we offer, talk to your financial advisor, check out our website **www.ShanklandFinancial.**com, or review our Firm Brochure: Form ADV Part 2A, Items 4 and 7, which can be accessed on the SEC's Investment Adviser Public Disclosure website at https://adviserinfo.sec.gov/firm/summary/139562.

#### What questions about investment services and advice should you can ask your financial advisor?

~ 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?

~ Shankland Financial Advisors, LLC charges retail investors an annual fee based on the percentage of assets under management. This annual fee is billed in arrears on a quarterly basis, against the value of the assets being managed at the end of each quarter. We do not charge any other fees and do not receive commissions on purchases or sales of securities. Additionally, we pro-rate any accounts that do not begin being actively managed at the beginning of the quarter.

~ As our annual fee is based on the value of the account, you may be encouraged to transfer assets under our management, representing a potential conflict of interest.

~ Advisory accounts are subject to certain additional fees and costs that are assessed by the account custodian, per their terms and conditions, such as wire fees and the purchase or sale of certain mutual funds. No portion of these fees is transferable to Shankland Financial Advisors, LLC and we do not receive any commissions for engaging in these types of fee-based services.

~ You will pay fees and costs whether you make or lose money on your investments. These fees and costs will reduce any amount of money you make on your investments over time, so it's important to make sure you understand what fees and costs you are paying.

~ ***For more information***: To learn more about our fees and costs, please talk to your financial advisor or review our Firm Brochure: Form ADV Part 2A, Items 5A, B, C, and D, which can be accessed on the SEC's Investment Adviser Public Disclosure website at https://adviserinfo.sec.gov/firm/summary/139562

#### What questions about fees and costs should you ask your financial advisor?

~ 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 advisor? How else does your firm make money and what conflicts of interest do you have?

~ *When we provide recommendations or 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.

- We invest your assets in a variety of companies via stock purchase which are held within your account at the custodian. Some of the stock purchases occur via block trades in which we are buying stocks for multiple clients at one time to ensure that each of our clients receives the stock at the same price. We also purchase stocks for our own individual accounts via these types of block trades. One potential conflict of interest arises when multiple trades occur for the same stock at different prices. We are required to give our clients the stock that was purchased at the better price, rather than ourselves.
- Because we invest for our own accounts in the same way that we do for our clients, we often hold the same stock positions as our clients. This creates a potential conflict of interest because we may have an emotional attachment to the stocks in our portfolios. We are obligated to invest our client accounts based on their risk tolerance and financial objectives rather than any emotional attachment to stock positions within our individual portfolios.

~ *Proprietary products*: A proprietary product is one that is issued, sponsored or managed by us or one of our affiliates. We do not use or recommend any proprietary products.

~ *Third-party payments*: Some mutual funds pay financial advisors for distribution, marketing, recordkeeping and other services. We do not use or recommend mutual funds of this nature and as such, receive no payments from third-party vendors of this nature.

~ *Revenue sharing*: Revenue sharing pertains to investments where the manager or sponsor of those investments or another third party (such as an intermediary) shares with us the revenue it earns on those investments. We do not receive revenue sharing payments on assets held in our advisory programs. We do not consider revenue sharing received from existing business relationships when selecting potential investments for our clients.

~ *Principal Trading*: Principal trading pertains to investments purchased from or sold to a retail investor for or from our own accounts, respectively. We do not engage in principal trading. We do not sell investments from our own inventory to retail investors or purchase investments from retail investors for our own accounts.

~ In addition to the legal obligations as a fiduciary stated above, we have the following legal obligations:

- Keep your information safe and secure;
- Seek the best execution price for trades of stocks/mutual funds;
- Treat our clients fair and equally;
- Disclose all information relating to our relationship as your investment advisor.

~ ***For more information***: To learn about our obligations, compensation and conflicts, talk to your financial advisor or review our Firm Brochure: Form ADV Part 2A, which can be accessed on the SEC's Investment Adviser Public Disclosure website at https://adviserinfo.sec.gov/firm/summary/139562

### What questions about conflicts of interest should you ask your financial advisor?

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

## How do your financial professionals make money?

~As an independent firm and being the sole owner, my income is directly correlated to the firm's net income.

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

~ No, neither Shankland Financial Advisors, LLC, nor any advisor working at our firm has any disclosures against us of a legal and/or disciplinary nature. We pride ourselves on our dealings with our clients and it reflects in this metric. You can research us or any financial professional you're considering using a free and simple tool by visiting **www.investor.gov/CRS**.

### What questions about disciplinary history should you ask your financial advisor?

~ As a financial professional, do you have any disciplinary history?

~ For what types of conduct?

## Where can I find additional information about your firm?

~ Additional information is available on our website www.ShanklandFinancial.com as well as on the SEC's website at www.adviserinfo.sec.gov using CRD number 139562. You can also contact Daryl Shankland at (217) 494-0439 or via email at darylshank1@gmail.com to request a copy of this Client Relationship Summary or Form ADV, which can also be accessed on the SEC's Investment Adviser Public Disclosure website at https://adviserinfo.sec.gov/firm/summary/139562.

### What additional questions can you ask your financial advisor?

~ Who is my primary contact person?

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