

Introduction

Our firm, Second Half Financial Partners, LLC, is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for retail investors to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors through the following services:

Investment Management and The Second Half Team Wrap Program: We offer investment management services on that include the development of investment recommendations and ongoing management of investment assets. We do not restrict our advice to limited types of products or investments.

Intelligent Portfolio Program: We offer an online, automated investment program through which clients are invested in a range of investment strategies we have constructed and manage. Each strategy consists of a portfolio of exchange-traded funds and a cash allocation. We are responsible for choosing a suitable investment strategy and portfolio for your investment needs and goals, and for managing that portfolio on an ongoing basis.

Our investment advisory services are offered on a discretionary basis which means we don't need to call you when buying or selling in your account. You give us this authority when you sign our investment management agreement. This agreement will remain in place until you or we terminate it. Our firm does not require a minimum household or account balance. You may place reasonable limitations on our discretionary authority with respect to legacy positions held in the account. We review all accounts on a quarterly basis.

In addition to our investment management services we offer:

Financial Consulting and Analysis: We offer investment consulting, estate planning consulting, financial divorce analysis, and retirement income consulting services. This agreement remains in place until completion of the analysis, unless terminated by you or us sooner.

Digital Wealth Management: This is an online financial planning program for individual investors. It provides software with financial planning and account aggregation technology. This agreement remains in place until you terminate it.

Additional information about our advisory services is located in Item 4 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/131393>.

Conversation Starters:

- *“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?”*

What fees will I pay?

The fees for our services depend on the level of services chosen.

Investment Management fees are calculated as a percentage of Assets Under Management (AUM) and range from 0.75% to 1.25% annually. Our fees may be reduced or waived at our sole discretion. The broker/dealer (custodian) that holds your assets can charge you a transaction fee when we buy or sell an investment for you. You may also pay charges imposed by the broker/dealer holding your account for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities charge additional fees that will reduce the value of your investments over time

Intelligent Portfolio Program clients will pay an ongoing annual fee of 0.4%, billed in monthly installments. We pay a portion of this fee to Schwab. This fee is not negotiable. You do not pay brokerage commissions or any other fees to Schwab as part of the Intelligent Portfolio Program. Schwab does receive other revenues in connection with this program.

Wrap Program clients pay a wrap fee, which includes most transaction costs and fees to a broker-dealer that has custody of these assets. The wrap fee does not include certain account and securities related costs, including those embedded in the mutual funds and ETFs the model is invested in. If you participate in the wrap program, your advisory fees will include most transaction costs and fees to a broker-dealer that has custody of your assets. We have an incentive to trade less frequently in the wrap fee program because trades increase our transaction costs.

Digital Wealth Management: This is a subscription service. You will pay a non-refundable initial Platform access fee of \$125 that can be paid on a monthly or annual basis.

Financial Consulting and Analysis: Services are provided for an hourly fee of \$250. For larger projects, a deposit of \$2,500 will be requested at the inception of the relationship. Fees are payable upon completion of the services. We have a conflict of interest when providing financial planning advice. If you decide to have us implement the advice given in the financial analysis we are paid for investment management services as disclosed above.

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.

Additional information about our fees is located in Item 5 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/131393>.

Conversation Starters:

- *“Help me understand how these fees and costs may 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 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 are some examples to help you understand what this means:

Some of our financial professionals are also insurance agents who sell insurance products for a commission. These individuals have an incentive to recommend insurance products to you in order to increase their compensation.

We require that our clients have Charles Schwab & Co., Inc. serve as custodian for their funds. Schwab provides us with certain products and services at no cost that benefit us but do not benefit our clients. Certain of these products and services assist us in managing and administering our clients' accounts and others help us develop our business. The fee we pay to Schwab (0.10% per year) for use of the Intelligent Portfolio Program is waived if we have \$100 million of client assets with Schwab. The receipt of these products and services creates a conflict of interest because it gives us an incentive to have clients use Schwab as a custodian. Additional information about our conflicts of interest is located in Items 5, 12, and 14 of our Firm Brochure and Item 9 of our Wrap Brochure.

Conversation Starters:

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

Additional information about our conflicts of interest is located in Item 10 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/131393>.

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client’s needs.

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

Yes. Some of our advisers have reportable events. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters:

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

Additional Information

You can find additional information about our firm’s investment advisory services on the SEC’s website at www.adviserinfo.sec.gov by searching CRD #163454. You may also contact our firm at 863-385-1101 to request a copy of this relationship summary and other up-to-date information.

Conversation Starters:

- *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?*