

Customer Relationship Summary

9230 Bay Shore Drive NW #201 | Silverdale, Washington, 98383
(360) 337-2701 | www.parker-financial.net | info@parker-financial.net



Item 1 - Introduction

Parker Financial LLC (CRD No. 144293) is registered with the Securities and Exchange Commission as an investment adviser. Advisory services and fees are different from brokerage services and fees. It is important to understand the difference and carefully consider which account type and the services that are right for you. This document provides a summary of the types of services provided by Parker Financial LLC and the associated fees. In addition, free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which provides educational materials about broker/dealers, investment advisers, and investing.

Item 2 - Relationships & Services

What investment services and advice can you provide me?

The firm offers ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance to individuals and high net worth individuals. Parker Financial creates an Investment Policy Statement for each client, which outlines their current situation (income, tax levels, and risk tolerance levels) and then constructs a plan to aid in the selection of a portfolio that matches each client's specific situation.. Assets are managed on a discretionary basis, which allows for securities to be bought and sold without asking in advance and without material limitations whereas, non-discretionary authority would require permission prior to each transaction. Parker Financial LLC receives compensation by charging a quarterly on-going asset management fee as disclosed in our ADV 2A. Our investment offerings are limited to: stocks, bonds, investment funds, money market accounts, retirement accounts (IRAs & Roths), annuities (including fixed-indexed) and insurance. There is generally a \$500,000 minimum dollar amount required to open an account, which may be waived based on the needs of the client and the complexity of the situation. Other exceptions will apply to employees and their relatives, or relatives of existing clients.

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 these qualifications mean?*

Item 3 - Fees, Costs, Conflicts and Standard of Conduct

What Fees will I Pay?

Fees and costs affect the value of your account over time. Parker Financial LLC charges a management fee based on a percentage of assets under management. 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. Fees accrue daily and are debited quarterly in advance. Parker Financial LLC has a fiduciary duty to manage an account in a cost-effective manner and considers custodian fees, account maintenance fees, and other fees when making investment recommendations.

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 a conflict 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.

- **Sale of Insurance Products including Annuities.** We may recommend you purchase insurance products. The insurance carriers pay us a commission. Commissionable products can conflict with the fiduciary duties of a registered investment adviser. You are in no way required to purchase the recommended insurance product through us in our capacity as insurance agents.
- **Third-Party Money Managers.** When we direct you to our third-party money managers, we will be compensated via a fee share from the managers we've recommended you to. This relationship will be disclosed in each contract between us and each third-party adviser. The fees shared will not exceed any limit imposed by any regulatory agency. This creates a conflict of interest for us as we have an incentive to direct clients to the third-party money managers that provide us with a larger fee split.

The more assets there are in a retail investor's advisory account, the more a retail investor will pay in fees. Consequently, Parker Financial LLC has an incentive to encourage investors to increase the assets in his or her account. In addition to the asset management fees, there are other costs and fees that can apply, such as custodian fees, account maintenance fees, fees related to mutual funds and variable annuities, and product-level fees. Additional information about conflicts of interest is available in our ADV 2A. Parker Financial LLC does not offer proprietary products, receive payments from third parties for investment advice, participate in a revenue sharing agreement or conduct principal trading.

How do your financial professionals make money?

Financial Professionals are compensated based on a percentage of assets under management. The percentage charged is based on the scope and complexity of your account, the amount of time and expertise required as well as the account value. Financial Professionals can also make money by providing financial plans or hourly consulting.

Conversation Starters: "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? How do conflicts of interest affect me, and how will you address them?"

Item 4 - Disciplinary History

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

No. Parker Financial LLC does not have any disciplinary history to disclose; however, we encourage you to visit Investor.gov for a free and simple search tool to research our firm and our financial professionals. To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330.

Conversation Starter: Do you or your financial professionals have legal or disciplinary history?

Item 5 - Additional Information

You can receive investment advice in either an advisory or brokerage account, depending on the fee structure you prefer. To request an updated Customer Relationship Summary, please contact us at (360) 337-2701.

Conversation Starter: 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?

Client Signature (optional):	Date:
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