

## Introduction

This document provides an overview of the relationship between Swisher Financial Concepts, Inc. and our clients. This includes the services we provide and the fees you pay for those services. As fiduciaries, we are required to act in your best interest when giving advice or making recommendations. Swisher Financial Concepts, Inc. is an Investment Adviser registered with the Securities and Exchange Commission (“SEC”). We feel it is important for you to understand how advisory and brokerage services and fees differ to determine which type of account or service is right for you. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/crs](http://www.investor.gov/crs), which also provides educational materials about investment advisers, broker-dealers, and investing.

## Relationships and Services

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

As an investment adviser, Swisher Financial Concepts offers investment advisory services to retail investors for an initial fixed fee and/or an ongoing asset-based fee calculated on the value of your account. Our advisory services include investment management services and financial planning. If we are providing investment management services or financial planning to you, we will meet to discuss your needs and financial situation. Then we will make the best recommendations to meet your needs. We will regularly monitor your investments on a continuous basis, as part of our standard services. Please refer to Item 4 of our Form ADV Part 2A for further information.

We manage accounts on a discretionary basis, which means we do not need to call you when buying or selling investments in your account. You will sign an investment management agreement and limited power of attorney giving us this authority. This agreement will remain in place until you or we terminate our relationship. We also manage accounts on a non-discretionary basis, which means that you make the ultimate decision regarding buying or selling investments in your account. Please refer to Item 16 of our Form ADV Part 2A for further information.

We do not limit our advice and services to proprietary products or a limited menu of products or investments. We do not have a minimum account size requirement. Please refer to Item 7 of our Form ADV Part 2A for further information.

#### **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?*

## Fees, Costs, Conflicts & Standard of Conduct

### What fees will I pay?

Please ask our representative to give you personalized information on the fees and costs you will pay. Our investment advisory fees are capped at an annual rate of 1% of assets under management and decline as account values increase. This means you pay us a percentage of the value of the accounts we manage for you. Our incentive is to increase the value of your account over time, which will increase our fees over time. We also have the flexibility to charge a flat, or hourly, fee for financial planning services, if that better suits your needs.

The broker-dealer (“custodian”) that holds your assets can charge you a transaction fee when we buy or sell an investment for you. These transaction fees are in addition to our advisory fee. You could also pay fees charged by the custodian for certain investments and maintaining your account. Some investments, such as mutual funds and exchange traded funds charge additional fees that will reduce the value of your investments over time.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs affect the value of your account over time and vary depending on certain factors and are negotiable. 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. Please refer to Item 5 of our Form ADV Part 2A for further information.

#### **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?*

## 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 interests 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.

Swisher Financial Concepts, Inc generates most of its revenue from advisory fees. We have an incentive to increase the amount of investments we manage which could bias our advice. In some ways, this aligns our interests; in other ways, it could incentivize us to recommend investing more with us, rather than paying off debt or having investments that we do not manage. For example, we may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage for a fee. This would increase our compensation.

Swisher Financial Concepts, Inc also generates some revenue through commissions, both up-front and trailing, on certain types of products including life insurance and annuities. This could bias our recommendations toward products with larger commissions. For additional information on conflicts of interest, please see our Form ADV Part 2A.

### **Conversation Starters:**

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

## How do your financial advisors make money?

Our financial advisors are employees of the firm and are paid a salary. They may also receive bonuses based on the overall performance of the firm. Financial advisors who are also equity owners in the firm would also be eligible to share in firm profits. This compensation structure creates an incentive for our financial professionals to recommend that you increase the size of your account with us. Some also receive commissions from the sale of insurance products, which can impact their recommendations to you.

## Disciplinary History

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

No, our firm and financial professionals do not have legal and disciplinary history. Visit [www.investor.gov/crs](http://www.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 investment advisory services on the SEC's website [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD # 121384. You may also contact our firm at 614-890-1930 or [advisors@swisherfinancial.com](mailto:advisors@swisherfinancial.com) to request a current copy of our Form ADV Part 2 or up-to-date Form ADV Part 3 – this relationship summary.

### **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?*

## Exhibit - Changes

Since the last filing of this Form ADV Part 3, dated February 16, 2023, we have updated disclosure regarding where to find additional information and conflicts of interest related to the compensation structure of our financial professionals.