LAUTERBACH
FINANCIAL ADVISORS

CRS Form
March, 2026

Introduction.

Lauterbach Financial Advisors, LLC is registered with the Securities and Exchange Commission as an investment advisor. Fees for brokerage and investment advisory services differ among broker-dealers and investment advisors and it is important you understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisors, and investing.

What investment services and advice can you provide me?

We offer wealth advisory services to retail investors, which often includes financial planning and portfolio management services. Under certain circumstances, we provide periodic advice and reviews regarding your investment goals and objectives, personal balance sheet, tax planning, risk management, retirement, education, cash flow and investment planning. In our portfolio management services, we will continuously monitor your investment accounts over which you provide us with such authority and provide advice. In your investment advisory agreement with us, you may give us discretion to determine the investments to buy and sell on your behalf and the authority to select other investment advisers on your behalf, which means we will make the ultimate decision regarding the investments purchased and sold in your account. If you do not provide us with discretion, then we will make recommendations which you will have the final decision regarding implementation. You may impose reasonable restrictions on our discretionary authority. Any restrictions must be provided to us in writing and accepted by us. As part of portfolio management services, we will continuously monitor your investments. A minimum annual fee is required for investment management and/or planning services.

We will discuss the following questions with you to help you better understand the relationship you will have with our firm: *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?*

Please refer to our Form ADV, Part 2A Brochure for more detailed information on our services.

What fees will I pay?

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.

You should carefully review our Form ADV, Part 2A Brochure to understand the fees and costs you will pay to us.

We charge fees for our advisory services and those fees vary among the different types of services we offer. We charge a percentage of assets under management for portfolio management services. These fees are assessed on the value of your portfolio on a quarterly basis, in advance. You should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account. When we do not charge for managing your assets, we charge hourly and fixed fees. Those fees are due and payable as incurred.

In addition to our fees, you may incur additional fees and costs related to the investments in your account, such as custodian fees, account maintenance fees, transaction costs, surrender charges, wire transfer

and electronic fund fees, internal management fees of mutual funds and variable annuities, and other product related fees such as redemption fees.

We will discuss the following question with you to help you better understand the impact of fees and costs on investments: *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 act as your investment advisor, 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 recommend mutual funds whose investment companies provide us with educational information and software that provides information helpful in our investment advice process. This is a conflict because we have an incentive to recommend mutual funds that provide us with these tools.
- Schwab, Fidelity, and TD Ameritrade make available to us other products and services that benefit us but may not directly benefit the client or its account. These products and services assist us in managing and administering our clients' accounts. They include investment research, both the custodian's own and that of third parties. We may use this research to service all or some substantial number of our clients' accounts, including accounts not maintained at those specific custodians.

You should carefully review our Form ADV, Part 2A Brochure for more detailed information about our conflicts of interest.

We will discuss the following question with you to help you better understand the conflicts of interest we have: *How might your conflicts of interest affect me, and how will you address them?*

How do your financial professionals make money?

Our financial professionals receive a salary and discretionary bonus on performance and the success of the firm.

Our financial professionals also receive additional compensation when they obtain new clients for us. This is a conflict of interest because it creates an incentive for our financial professionals to recommend our investment advisory services to you.

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

No, please visit **Investor.gov/CRS** for a free and simple search tool to research our firm and your financial professional.

We will discuss the following questions with you to help you better understand our disciplinary history: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information

You can find additional information about our advisory services in our Form ADV Part 2A Brochure and may request up-to-date information and a copy of this Relationship Summary by contacting us at (915) 544-6950.

We will discuss the following questions with you so that you better understand who to contact with any questions or complaints: *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?*