

# Perspective Financial Services, LLC. Form CRS Relationship Summary

<p><b>Which is Right for You?</b></p> <p>You choose how you want to invest.</p>	<p>There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you. Free and simple tools are available to research firms and financial professionals at <a href="http://www.Investor.gov/CRS">www.Investor.gov/CRS</a>, which also provides educational materials about broker-dealers, investment advisers, and investing.</p> <p>We are an investment adviser firm registered with the Securities and Exchange Commission that offers advisory accounts and services rather than brokerage accounts and services which may be priced differently. It is important to understand the difference in these services and the fees associated. This document gives you a summary of the types of services we provide and how you pay. There are some suggested questions to ask us at the end of each section.</p>
<p><b>What investment services and advice can you provide to me?</b></p>	<p>We offer investment advisory services to retail investors as follows.</p> <ul style="list-style-type: none"> <li>* Asset Management Services <ul style="list-style-type: none"> <li>○ We offer asset management services where we will provide you advice on a regular basis. We will discuss your investment goals, help you design a strategy to achieve your investment goals, and regularly monitor your account.</li> <li>○ We will contact you via phone, e-mail, or mail on a regular basis to discuss your portfolio.</li> <li>○ You can choose an account that allows us to buy and sell investments in your account without asking you in advance (a “discretionary account”) or we may give you advice and you decide what investments to buy and sell (a “non-discretionary account”). If you choose a non-discretionary account, you will make the ultimate decision to buy or sell an investment.</li> <li>○ Our investment advice will cover a wide selection of investment options; however, other firms could provide advice on a wider range of choices, some of which might have lower costs.</li> <li>○ We do not require that you invest a minimum amount to obtain our asset management services.</li> <li>○ You will pay an on-going <b>asset-based fee</b> for our services, based on the value of the cash and investments in your advisory account per the terms in your Investment Advisory Agreement.</li> </ul> </li> <li>* Financial Planning Services <ul style="list-style-type: none"> <li>○ We offer financial planning services that involve preparing a financial plan for you based on information and documentation you provide to us including your financial objectives, risk tolerance, financial resources, family situation, and future financial goals. The plan will include general recommendations for a course of activity or specific actions for you to take. You make the decision to implement any recommendations.</li> <li>○ Once we deliver your financial plan, we do not monitor your financial situation on an ongoing basis. You must contact us if you have any significant changes in your financial situation and we will update your plan upon your request.</li> </ul> </li> </ul> <p><b>FOR ADDITIONAL INFORMATION</b>, please see our Form ADV Part 2A brochure Items 4, 7 and 13.</p> <p><b><u>QUESTIONS TO ASK US:</u></b></p> <ul style="list-style-type: none"> <li>▶ <i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i></li> <li>▶ <i>How will you choose investments to recommend to me?</i></li> <li>▶ <i>What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?</i></li> </ul>
<p><b>What fees will I pay?</b></p>	<p>Fees and costs affect the value of your account over time. The following summarizes the fees and costs you will pay for our advisory services.</p> <ul style="list-style-type: none"> <li>* Asset Management Fees <ul style="list-style-type: none"> <li>○ The amount you pay to our firm and your financial professional generally does not vary based on the type of investments we select on your behalf. The asset-based fee reduces the value of your account and will be deducted directly from your account, unless otherwise negotiated with your advisor.</li> <li>○ Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the dollar value of assets in your account.</li> <li>○ You will sometimes pay a transaction fee when we buy and sell an investment for you. You will also pay fees to a broker-dealer or bank that will hold your assets such as custodian fees and account maintenance fees.</li> <li>○ Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time.</li> <li>○ The more assets you have in the advisory account, including cash, the more you will pay us.</li> </ul> </li> </ul>

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	<p>Therefore, we have an incentive to increase the assets in your account in order to increase our fees. You pay our fee monthly or quarterly even if there are not any buys or sells in your accounts.</p> <ul style="list-style-type: none"> <li>* Financial Planning Fees             <ul style="list-style-type: none"> <li>o We charge either an hourly fee or fixed fee that is due upon completion of the plan. Our fees vary and are negotiable. The amount you pay will depend on the complexity of your situation and your needs.</li> </ul> </li> </ul> <p><b>** 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.</b></p>
<p><b>What are your legal obligations to me when acting as my investment adviser?</b></p> <p><b>How else does your firm make money and what conflicts of interest do you have?</b></p> <p><b>How do your financial professionals make money?</b></p>	<p>We are held to a fiduciary standard that covers our entire investment advisory relationship with you including monitoring your portfolio, investment strategy, and investments on an ongoing basis, among other requirements.</p> <p>When we act as your investment adviser, we must 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.</p> <ul style="list-style-type: none"> <li>* If you act on our financial planning recommendations and you choose to open an advisory account through us, additional fees would then be incurred to you as an investment advisory client.</li> <li>* We charge clients different fees for the same investment strategy.</li> <li>* Your financial professional invests in his or her own personal account in securities that are traded in your portfolio.</li> <li>* Our financial professionals are compensated based on the amount of client assets they service. The more assets you have in the advisory account, including cash, the more you will pay us and the more your financial professional will earn. Therefore, your financial professional has an incentive to increase the assets in your account in order to increase the amount he or she earns.</li> <li>* Our financial professionals are compensated based on the time and complexity required to meet a client's needs. Therefore, your financial professional has a requirement to provide a thorough and detailed financial plan for which they may charge up the maximum listed in our Form ADV 2A.</li> </ul> <p><b>FOR ADDITIONAL INFORMATION</b>, please see our Form ADV Part 2A brochure Items 4, 5, and 10 and any brochure supplement your financial professional provides.</p> <p><b>QUESTIONS TO ASK US:</b></p> <ul style="list-style-type: none"> <li>▶ <i>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?</i></li> <li>▶ <i>How might your conflicts of interest affect me, and how will you address them?</i></li> </ul>
<p><b>Do have a legal or disciplinary history?</b></p>	<p><b>Do you or your financial professionals have a legal or disciplinary history?</b></p> <p>No. Please visit <a href="http://www.Investor.gov">www.Investor.gov</a> for a free search tool to research us and our financial professionals.</p> <p><b>QUESTIONS TO ASK US:</b></p> <ul style="list-style-type: none"> <li>▶ <i>Do you or your financial professionals have a disciplinary history? For what type of conduct?</i></li> </ul>
<p><b>How do I get additional information about your firm and services?</b></p>	<p><b>FOR ADDITIONAL INFORMATION ABOUT OUR SERVICES</b>, see our Form ADV brochure on <a href="http://www.adviserinfo.sec.gov/IAPD">www.adviserinfo.sec.gov/IAPD</a>, <a href="http://www.Investor.gov">www.Investor.gov</a> and any brochure supplement your financial professional provides.</p> <p>Call us at 602-281-4357 to request up-to-date information and request a copy of the relationship summary.</p> <p><b>QUESTIONS TO ASK US:</b></p> <ul style="list-style-type: none"> <li>▶ <i>Who is my primary contact person?</i></li> <li>▶ <i>Is he or she a representative of an investment adviser or a broker-dealer?</i></li> <li>▶ <i>Who can I talk to if I have concerns about how this person is treating me?</i></li> </ul>