

FORM CRS / ADV Part 3 Relationship Summary January 2024

RDA Financial Network, Inc. (RDAFN) is registered with the Securities and Exchange Commission (SEC) as an investment adviser firm. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Our **investment advisory services** to you include discretionary investment management, where we make the ultimate decision regarding the purchase and/or sale of investments, financial planning regarding a number of financial planning services, and referrals to other investment advisers for investment advisory services. For additional investment advisory services information, please see our Form ADV, Part 2A Disclosure Brochure (Items 4, Advisory Business, 5 Fees and Compensation and 7 Types of Clients), for a copy or go to www.adviserinfo.sec.gov.

In addition, a number of RDAFN's financial professionals are also licensed as registered representative of United Planner Financial Services (UP), a broker-dealer registered with the SEC and is a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC). **UP's brokerage services** include buying and selling securities. For a complete description of their brokerages service please review their Form CRS at [Investor.gov/CRS](https://www.investor.gov/CRS).

Conversation Starters: Ask your financial professional—

- Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? 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?

What fees will I pay?

In your managed account, we will charge you an annualized asset management fee of up to 2.05%. In our Third-party Money Manager program, the other investment advisers we refer you to may charge you annualized asset management fee of up to 2.65%. The more assets you place in your managed account and referral advisor programs, the more we receive in fees from you, so we may have an incentive to encourage you to increase the assets in your account. For our financial planning services, we may charge you an hourly fee of up to \$250. We may charge you an annual miscellaneous technology fee of up to \$150.

You may incur certain charges imposed by third parties other than our firm in connection with investments placed in Investment Management Program accounts, including but not limited to IRA and Qualified Retirement Plan Fees, and other custodial fees; and mutual fund and variable annuity internal expenses, commissions, sales loads, 12(b)-1 fees, trail fees and surrender charges. The purchase of mutual fund shares in client's account can result in certain processing and mailing charges that are not incurred when shares are purchased directly from the mutual fund company. 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 for. For additional information on investment advisory fees, please see our Form ADV, Part 2A brochure Items 5. Fees and Compensation or our Wrap Fee Brochure.

Conversation Starter. Ask your financial professional—

- 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 providing recommendations as my broker-dealer or 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 recommendations and investment advice we provide you.

Here are some examples to help you understand what this means.

We generally recommend Schwab Advisor Services, Exeter Trust Company, TIAA-CREF, Pershing and SEI to serve as custodian to our clients. These custodians provide us with certain products and services at no cost that benefit us. Certain of these products and services assist us in managing and administering our clients' accounts and others help us develop our business. The receipt of such creates a conflict of interest as it gives us an incentive to have clients custody their assets with one of these custodians. More detailed information about our conflicts of interest can be found in Items 4, 10, 11, 12, and 14 of our Form ADV Part 2A disclosure brochure or our Wrap Fee Brochure. For additional information, please see our Form ADV, Part 2A brochure or for a copy or go to www.adviserinfo.sec.gov.

Conversation Starter. Ask your financial professional—

- How might your conflicts of interest affect me, and how will you address them?
- How do your financial professionals make money?

Our firm's financial professionals are compensated based on individual agreements with the firm. Individual financial professionals are compensated by a percentage of the revenue charged to that professional's clients or simply a percentage of the revenue charged to that professional's clients. Certain financial professionals may also be licensed as broker-dealer registered representatives and receives commissions when clients implement recommendations to buy or sell brokerage services investments. Certain financial professionals are licensed insurance agents appointed with various insurance agencies and receive commissions when RDAFN clients implement recommendations to purchase insurance products. Certain financial professionals may provide legal and accounting services to clients for which they may earn legal and accounting fees. These activities may create a conflict of interest. Additional information about the compensation received by RDAFN professionals and any related conflicts of interest are outlined in each professional's Form ADV Part 2B.

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

Yes. Although neither RDAFN, nor any our executives, supervisors and investment committee members have any legal or disciplinary history to disclose, we have a financial professional who has legal or disciplinary disclosures events (not involving any services provided by us). You are encouraged to please visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter. Ask your financial professional—

- As a financial professional, do you have any disciplinary history? For what type of conduct?
- Do you have any conflicts of interest to disclose? Soft dollars, 12-B1 fees collections etc.

Additional Information

If you would like additional, up-to-date information, a copy of this Form CRS disclosure or our other disclosure documents, you may call us at 888.300.4975, e-mail us at mbrannen@rdafn.com or visit our website at <https://rdafn.com>.

Conversation Starter. Ask your financial professional—

- 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?