

## Form CRS – Client Relationship Summary

### Introduction

Alight Financial Advisors, LLC (“AFA”), is an investment advisor registered with the Securities and Exchange Commission. 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. There are free and simple tools available to research firms and financial professionals at <https://investor.gov/CRS> which also provides educational materials about investment advisers, broker-dealers and investing.

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

AFA currently offers two investment advisory services options. The first is an Online Advice and Professional Management solution offered to plan participants in an employer sponsored 401(k) retirement plan. These services are made available to 401(k) plans that are clients of our parent company, Alight Solutions. Only funds and securities made available to you by your plan sponsor can be used for this option. These services include a retirement evaluation, online advice, professional management, social security guidance, as well as retirement income planning. By opening a Professional Management account with us, you give us full discretion to buy and sell plan assets in your account without calling you first. Discretionary accounts are regularly monitored (at least monthly), and if necessary, rebalanced to meet your stated goals and objectives. If you only utilize our Online Advice function, your account will be managed on a non-discretionary basis, which means you make the ultimate decision regarding the purchase or sale of plan assets. Online Advice accounts are monitored on an as used basis, and any recommendations will be available each time you access your account. There are no minimum account balances required to open an account.

Depending on your plan sponsor, financial planning may also be available.

Upon opening an account with us, a packet of information will be provided to you, including a copy of our terms and conditions. The terms and conditions will provide additional detail on how we will handle certain portions of your account, such as any trading any company stock.

The second option is the Alight IRA which provides discretionary asset management for retirement assets outside of an employer sponsored retirement plan. This option is made available to participants of retirement plans that are clients of our parent company, Alight Solutions, who would like to transfer assets from their employers plan to an Individual Retirement Account. An asset allocation made up of ETF's is determined for you during account opening based on your investment objectives and overall financial picture. Your account will be rebalanced as needed on a discretionary basis to meet your ongoing financial goals that are agreed upon at account opening. You will sign a client advisory agreement stating the terms of the service at the time of account opening.

These terms and conditions will remain in place until you or we terminate the relationship. Additional information about our advisory services is located in Item 4 of our Firm Brochure which is available upon request or online at <https://adviserinfo.sec.gov/>

### Questions to Ask Us:

- 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 those qualifications mean?

**What fees and costs will I pay?**

Fees and costs affect the value of your account over time. Please ask your adviser to give you personalized information on the fees and costs that you will pay. For Professional Management and the Alight IRA, you will be charged an ongoing asset-based fee that is calculated annually and then collected on a monthly or quarterly basis, in arrears, based on the value of the investments in your account. The Professional Management service has a fee schedule that ranges up to 0.60% depending on the value of the investments in your account. You may be charged a platform fee of up to \$10 a year. This fee may be paid by your plan sponsor. The Alight IRA has fee schedule that ranges up to .50%. Our incentive is to increase the value of your account over time which will increase our fees over time. Your fees will be automatically deducted from your account.

Some investments, such as mutual 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. Please make sure you understand what fees and costs you are paying.

Additional information about our fees is located in Item 5 of our Firm Brochure. Our Firm Brochure is available upon request or online at <https://adviserinfo.sec.gov/>

**Questions to Ask Us:**

- Help me understand how these fees and costs will 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 does your firm make money and what conflicts of interest do you have?**

When we act as your investment *adviser*, we have a fiduciary duty to place the interest of our clients ahead of our own and the firm. 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. An example of a conflict of interest would be that as your account grows, we will earn more fees, therefore we benefit if your account grows in size.

The firm's revenue is solely from the advisory fees we collect from your accounts, and any platform fees we collect. Our financial professionals are employees of the firm and are paid a fixed salary, plus small bonuses related to customer engagement.

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

Our firm does not have any disciplinary history. Some of our financial professionals may have disciplinary history. Visit <https://investor.gov/CRS> for a free and simple search tool to research our firm and our financial professionals.

**Additional Information**

You can find additional information about our firm's investment advisory services on the SEC's website at <https://adviserinfo.sec.gov> by searching CRD #158744. You may also contact our firm at (866) 560-7256 and talk to any one of our investment professionals or support staff.

**Questions to Ask Us:** Who is my primary contact? Are they 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?

## **Alight Financial Solutions, LLC**

### **Form CRS Customer Relationship Summary**

This Customer Relationship Summary is being provided to help you better understand the services available to you. We are a Broker Dealer registered with the Securities and Exchange Commission, FINRA, and are also a member of SIPC. Brokerage and Investment Advisory services and fees are different, and you should carefully consider which types of accounts are right for you. Free and simple tools are available to you at [Investor.gov/CRS](https://investor.gov/CRS) or at [brokercheck.finra.org](https://brokercheck.finra.org) to research firms.

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

We offer limited brokerage services to retail investors, including buying and selling securities. We do not provide investment advisory services or advice. Our principal services to retail investors are IRA and Retail Accounts. Our services are limited to securities available through our clearing firms, Pershing, LLC, and Apex Clearing Corporation. We make no investment recommendations, do not offer investment monitoring, and have no investment authority over your account. There is no fee minimum to open an account.

**For additional information**, please see [alightfinancialsolutions.com](https://alightfinancialsolutions.com), or [alightfs.com](https://alightfs.com).

**Conversation Starters.** Ask your financial professional—

- Given my financial situation, should I choose a brokerage 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?

***What fees will I pay?*** If you open a brokerage account, you will pay us a transaction-based fee every time you buy or sell an investment. A retail investor will be charged more when there are more trades in your account, so we may be incentivized for you to trade more often. There are other fees that will be charged to your account, such as account opening fees, account closing fees, statement delivery fees, and annual maintenance fees.

**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 additional information**, please see [alightfinancialsolutions.com/fees](https://alightfinancialsolutions.com/fees) or [alightfs.com/fees](https://alightfs.com/fees).

**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? How else does your firm make money and what conflicts of interest do you have?***

We *do not* provide recommendations. 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 services we provide you. Here are some examples to help you understand what this means.

**Examples of Ways We Make Money and Conflicts of Interest:**

**Revenue Sharing:** Investments where the manager or sponsor of those investments or another third party (such as an intermediary) shares with you revenue it earns on those investments.

**Conversation Starter.** Ask your financial professional—

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

**For additional information,** please see [alightfinancialsolutions.com/combined\\_disclosure.htm](https://alightfinancialsolutions.com/combined_disclosure.htm).

***How do your financial professionals make money?*** All of our financial professionals are salary-based employees. They do not make any recommendations, and do not make any commissions.

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

**Yes,** some of our financial professionals have legal or disciplinary history. Our firm also has disciplinary history.

Visit [Investor.gov/CRS](https://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?

***For additional information about our services***

If you would like additional, up-to-date information or a copy of this disclosure, please call 1-800-890-3200 or 866-415-3383. **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?