

May 14, 2026

INTRODUCTION

We are Trek Financial, LLC. (“TREK”), an investment adviser registered with the Securities and Exchange Commission. Investment advisory and brokerage services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. Our firm and financial professionals’ registration information are also publicly available on this website.

RELATIONSHIPS & SERVICES

What investment services and advice can you provide me?

We offer model portfolio strategies as well as customized investment advisory and financial planning services to retail investors. We offer advice on a full suite of securities described in Item 8 of our Form ADV Part 2A (“**Disclosure Brochure**”), including equities, fixed income, mutual funds, ETFs, options, and alternative investments. Our services are generally provided on a discretionary basis, which means that we have the power to buy and sell securities for your account without your prior consent. This authority is usually unlimited and remains in effect until you revoke it. We may provide non-discretionary investment advice, where we make investment recommendations to you and you decide whether to implement the recommendation.

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 these qualifications mean?

We usually review portfolios at least annually. However, we do monitor accounts on a continuous basis and conduct ad hoc reviews

if you change your objectives or risk tolerance, or upon significant market and

economic events, or if we change our investment strategy. We require a minimum account size of \$100,000, which can be waived, but may incur additional reporting fees. **For further information about our services and advice please read Items 4, 7, and 8 of our Disclosure Brochure. Click [here](#) for a copy or call us at (480) 483.1510.**

FEES, COSTS, CONFLICTS & STANDARD OF CONDUCT

What fees will I pay?

Our monthly or quarterly fees are calculated as a percentage of the assets under our management, so our fees will rise and fall with the value of the assets we manage for you. While our fees may reduce the amount of your assets available for investment, we believe they are justified by our services and attention to your needs. Moreover, we believe our interests are aligned with yours in this type of fee structure. Nonetheless, we are economically incented to recommend that you place more assets in your account in order to increase the value of your portfolio, because as the value increases, so do our fees. In addition

Questions to Ask Us?

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?

to the management fee, a platform fee will be charged to each account to cover costs and expenses for the administration of the account. We also have an economic incentive to place assets into proprietary portfolio models, which are described in Item 4 of our Disclosure Brochure. We also offer wrap accounts in which transaction costs and our advisory fee are included in the total asset-based wrap fee we charge you, which may be higher than in a non-wrap account. Whether to choose a wrap or non-wrap account depends on the size of your portfolio and the frequency of transaction activity. A non-wrap may be cheaper if you have a large portfolio with fewer transactions effected. Wrap fees may be better if you have a smaller portfolio where there is frequent trading activity. In addition to our fees, you may be charged transaction or asset-based fees by your custodian for its services. These fees vary depending on the custodian. Under a transaction fee arrangement, the more transactions effected in your account, the more fees you will pay, and high activity in your account does not assure positive portfolio performance. For custodians that charge their fees based upon a percentage of your assets, such fees may be more than would be the case if you are charged a transaction-based fee. Please be mindful of the effect of your portfolio size, the level of activity, and the rate of custodian asset-based pricing. Generally, large portfolios would be disadvantaged by paying an asset-based custodian fee versus a transaction-based fee. Some securities carry additional costs, such as mutual funds and ETFs.

We offer our Financial Planning services on either a retainer fee basis generally, a fixed fee basis, , or on an hourly rate basis. The fee for any subsequent work shall be agreed to prior to commencing the engagement. All of our fees are negotiable.

There are additional fees such as internal fees and expenses charged by mutual funds (i.e., 12b-1 distribution fees and management fees that are assessed within the mutual fund) and exchange-traded funds, third-party separate account manager fees, fees imposed by private placements and pooled investment vehicles, product-level fees and commission for insurance-related products, postage and handling, transfer taxes, SEC fees for sales of securities. Also, with certain investments such as variable annuities, you may have to pay fees such as “surrender charges” to sell or redeem the investment.

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.

More detailed information about our fees and other costs associated with investing, along with applicable conflicts can be found in Items 5, 10, and 14 of our Disclosure Brochure. Click [here](#) for a copy or call us at (480) 483.1510.

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 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 is an example to help you understand what this means. TREK

Questions to Ask Us?

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

generally recommends Schwab Advisor Services to serve as custodian to our clients. This custodian provides us with certain products and services at no cost that benefit us but do not benefit our clients. 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 this custodian.

More detailed information about our conflicts of interest can be found in Items 10, 11, 12, and 14 of our Disclosure Brochure. Click [here](#) for a copy or call us at (480) 483.1510.

How do your financial professionals make money?

Our financial advisors are paid a percentage of the fees we collect from you. Certain financial professionals are licensed insurance agents appointed with various insurance agencies. These professionals receive commissions when clients implement recommendations to purchase insurance products. This creates a conflict of interest.

Additional information about the compensation received by TREK professionals and any related conflicts of interest are outlined in each professional’s Form ADV Part 2B, which can be obtained by calling us at (480) 483.1510.

DISCIPLINARY HISTORY

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

Yes, certain financial professionals of TREK have disciplinary records, which can be found by accessing [Investor.gov/CRS](https://investor.gov/crs). In addition, disciplinary action is discussed in the firm’s Disclosure Brochure and/or the financial advisor’s Brochure Supplement.

Questions to Ask Us?

As a financial professional, do you have any disciplinary history? For what type of conduct?

ADDITIONAL INFORMATION

Questions to Ask Us?

Who is my primary contact person? Is he or she a representative of an investment adviser or broker –dealer?

Who can I talk to if I have concerns about how the person is treating me?

You can obtain additional information and/or request a copy of this Form CRS by going to <https://adviserinfo.sec.gov> or by calling us at (480) 483.1510.