



## Relationship Summary March 2023

### **Item 1. Introduction.**

Vantage Financial Partners is registered with the United States Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory 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 <http://investor.gov/crs>, which also provides educational materials about broker-dealers, investment advisers and investing.

### **Item 2: What investment services and advice can you provide to me?**

Our firm offers investment advisory services, which are fully described in our Form ADV Part 2A (“Disclosure Brochure”). Our services include financial planning, consulting, and investment management services. As part of our standard services, we monitor investments that we manage on a continuous and ongoing basis. Financial planning and retirement plan consulting recommendations are not actively monitored. There are no material limitations to our monitoring. We accept discretionary and/or non-discretionary authority to implement the recommended transactions in client accounts. The level of discretion is determined in our agreement and there are no material limitations on the authority. For non-discretionary services, you make the ultimate decision regarding the purchase or sale of investments. We do not offer advice only with respect to proprietary products. We offer advice on various mutual funds and exchange-traded funds as well as some individual debt and equity securities.

For additional information, please refer to our [Form ADV Part 2A Brochure](#), especially [Item 4 Advisory Business](#), [Item 7 Types of Clients](#) and [Item 13 Review of Accounts](#) and our [Form ADV Part 2A Appendix 1 Wrap Fee Program Brochure](#), especially [Item 4 Services Fees and Compensation](#), [Item 5 Account Requirements and Types of Clients](#) and [Item 9 Additional Information – Review of Accounts](#).

### **Questions to Ask Us:**

<i>Given my financial situation, should I chose an investment advisory service? Why or why not?</i>
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<i>How will you choose the investments that you recommend to me?</i>
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<i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i>
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### **Item 3 (part 1): What fees will I pay?**

We offer our services on a fee basis. We charge a fixed fee for financial planning and retirement consulting and a fee based upon assets under management for investment management and wealth management services. For project-based services, one-half of the fees are due upon engaging us while the remainder is due upon delivery of the services. For ongoing services, the annual fee is prorated and charged quarterly.

In addition to the advisory fees paid to us, you also incur certain charges imposed by other third parties, such as broker-dealers, custodians, etc. These additional charges include securities brokerage commissions, transaction fees, custodial fees, fees attributable to alternative assets, reporting charges, margin and other borrowing costs, charges imposed directly by a mutual fund or ETF in a client’s account, as disclosed in the fund’s prospectus (e.g., fund management fees and other fund expenses), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees , and other fees and taxes on brokerage accounts and securities transactions.

The more assets there are in your advisory accounts, the more you will pay in fees, so the firm may therefore have an incentive to encourage you to increase the assets in your account or manage them in a way where we charge higher 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, our see [Item 5 Fees and Compensation](#) of our [Form ADV Part 2A Brochure](#) and see [Item 4 Services, Fees and Compensation](#) of our [Form ADV Part 2A Appendix 1 Wrap Fee Program Brochure](#).

#### Question to Ask Us:

*Help me to 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?*

#### **Item 3 (part 2): 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 conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide to you. As an example, Suppras other third party support from the custodian that we recommend. This results in an incentive to recommend that custodian because we do not have to produce or pay for the products or services provided. For additional information, please refer to our [Form ADV Part 2A Brochure](#), specifically [Item 5 Fees and Compensation](#) and [Item 12 Brokerage Practices](#), and our [Form ADV Part 2A Appendix 1 Wrap Fee Program Brochure](#), specifically, [Item 4 Services, Fees and Compensation](#).

#### Question to Ask Us:

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

#### **Item 3 (part 3): How do your financial professionals make money?**

Our financial professionals are compensated based on the following factors and conflicts of interest: The amount of client assets they service. This results in an incentive to favor clients with more assets being serviced. Revenue the firm earns from the financial professional's advisory services or recommendations. This results in an incentive to take steps to maximize revenue to the firm.

For additional information, please refer to our [Form ADV Part 2A Brochure](#), specifically [Item 5 Fees and Compensation](#) and [Item 12 Brokerage Practices](#), and our [Form ADV Part 2A Appendix 1 Wrap Fee Program Brochure](#), specifically, [Item 4 Services, Fees and Compensation](#).

#### **Item 4: Do you or your financial professionals have a legal or disciplinary history?**

No, neither we nor our financial professionals have a legal or disciplinary history. You can visit <http://investor.gov.crs> for a free and simple search tool to research us and our financial professionals.

#### Questions to Ask Us:

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

#### **Item 5: Additional Information**

For additional information about our investment advisory services and to request a copy of our Form CRS, please contact 262-385-9245.

#### Questions to Ask Us:

*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 a person is treating me?*