COLTON GROOME
FINANCIAL

Form ADV Part 3 – Client Relationship Summary

Colton Groome Financial Advisors, LLC **Date: September 3, 2026**

Item 1: Introduction

COLTON GROOME FINANCIAL ADVISORS, LLC is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit www.investor.gov/CRS for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

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?*

What investment services and advice can you provide me? Our firm primarily offers the following investment advisory services to retail clients: portfolio management (we review your portfolio, investment strategy, and investments); financial planning (we assess your financial situation and provide advice to assist you in the pursuit of your goals); selection of other advisers (we may recommend or select third-party investment managers for all or a portion of your portfolio); and retirement plan consulting (we provide advisory and consulting services to employer-sponsored retirement plans and their participants). As part of our standard services, managed portfolios are reviewed at least quarterly, and more often when circumstances warrant, and our Investment Committee meets at least monthly to review investment strategies and manager performance. Our firm offers both discretionary advisory services (where our firm makes the decision regarding the purchase or sale of investments) as well as non-discretionary services (where the retail investor makes the ultimate decision). We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio. Our firm does not have a minimum account size. Please also see our Form ADV Part 2A ("Brochure"), specifically Items 4 & 7.

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

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

What fees will I pay? Our fees vary depending on the services you receive. Additionally, the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee. Our fixed fee arrangements are based on the amount of work we expect to perform for you, so material changes in that amount of work will affect the advisory fee we quote you. Investment advisory fees are generally payable monthly in advance, although we enter into alternate arrangements with some clients (such as quarterly billing or billing in arrears). Financial planning fees are charged monthly in advance. Retirement plan consulting fees are charged as a flat fee or as a percentage of plan assets, typically in arrears. If we engage a third-party manager for your portfolio, the manager's fee is added to our advisory fee. Additionally, we have the following compensation structure: Other: FEE BASED ON VARIOUS FACTORS - SEE PART 2 OF FORM ADV. You pay our fees even if you do not have any transactions and the advisory fee paid to us generally does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our Brochure.

Some investments (e.g., mutual funds and exchange traded funds) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. The same goes for any additional fees you pay to a custodian. Additionally, your account custodian may charge transaction fees when investments are bought or sold in your account. **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.** Please also see our Brochure for additional details.

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 are some examples to help you understand what this means (see heading immediately below).

How do your financial professionals make money? Primarily, we and our financial professionals receive cash compensation from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. Our financial professionals do not sell insurance products or receive insurance commissions. However, we may recommend insurance products and refer you to our affiliated insurance agency, Colton Groome Insurance Advisors, Inc., which earns commissions on the insurance products it places. Because we and the agency are owned by the same parent company, those commissions indirectly benefit our firm's owners, which gives our firm a financial interest when you purchase insurance through our affiliate. You are not obligated to purchase insurance through our affiliate, and no client will pay both an advisory fee and a commission on the same asset unless the client is notified in advance. Please also see Items 5, 10 and 14 of our Brochure for additional details.

Item 4: Disciplinary History

Questions to ask us: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Do you or your financial professionals have legal or disciplinary history? We do not have legal or disciplinary events. Visit https://www.investor.gov/ for a free, simple search tool to research us and our financial professionals.

Item 5: Additional Information

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 this person is treating me?*

For additional information on our advisory services, see our Brochure available at https://adviserinfo.sec.gov/firm/summary/128365 and any individual brochure supplement your representative provides. If you have any questions, need additional up-to-date information, or want another copy of this Client Relationship Summary, then please contact us at 828-252-1816.