

# FORM CRS – CLIENT RELATIONSHIP SUMMARY

## REYES FINANCIAL ARCHITECTURE

March 24, 2025

Reyes Financial Architecture, Inc. (“Reyes Financial”, “Firm”, “we”, “our”, or “us”) is a registered investment adviser firm registered with the Securities and Exchange Commission (“SEC”). Fees for brokerage and investment advisory services differ and it is important for you to understand the difference. Free and simple tools are available to research firms and financial professionals at [www.Investor.gov/CRS](http://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?**

For retail clients, we provide fee-based investment advisory and financial planning services. As part of our investment advisory services, we offer portfolio management on a discretionary basis, which is tailored to your overall investment objectives and guidelines. Discretionary authority allows us to decide the type and amount of securities to be bought or sold for your account and when to invest, without consulting you first or obtaining your permission. We maintain this discretion until it is revoked (e.g., by termination of our agreement). We will provide portfolio management services through determining your individual investment goals, time horizon, objectives, and risk tolerance. Investment strategies, investment selection, asset allocation, portfolio monitoring and the overall investment program will be based on the above factors. We can engage unaffiliated sub-advisers to manage all or part of your managed assets. We retain the discretionary authority to allocate your assets to designated sub-advisers, to hire and fire sub-advisers, and reallocate your assets to other sub-advisers as we determine in our sole discretion to be in your best interests and consistent with your financial needs, investment guidelines and objectives. We also provide customized complimentary financial planning as part of our investment management services. Financial planning services include a thorough review of all applicable topics including retirement distribution, investment, social security, taxes, insurance, and estate planning.

#### **Ask one of our financial professionals the following questions:**

*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 monitor the investments in your managed account(s) on an ongoing basis. We perform reviews of your account(s) at least annually. Ad hoc reviews can be triggered by certain events, such as a change in your investment objectives, a change in market conditions, a change of employment, a need to rebalance assets to maintain proper asset allocation, or upon request. Account reviews are included as part of our investment advisory services. We typically require a minimum of \$500,000 to open an account but we can negotiate this amount at our discretion.

*For further information about our services and advice please read Items 4, 7, and 8 of our Form ADV Part 2A disclosure brochure. For a copy, click [here](#) or go call us at (858) 597-1966.*

### **What fees will I pay?**

We charge an annual investment advisory fee that is payable quarterly in advance. The fee is based upon a percentage of your assets under management (including cash and cash equivalents) as of the close of business on the last business day of the preceding calendar quarter. Our current annual fee schedule is: 2.45% for assets below \$500,000, 1.95% for assets of \$500,001 to \$1,500,000, 1.75% for assets of \$1,500,001 to \$2,500,000, and 1.50% for assets over \$2,500,000.

When calculating, we will aggregate certain of your related accounts together to determine the asset level. Reyes Financial does not charge a minimum annual investment advisory fee. Fees are usually deducted from your managed account(s). Lower fees for comparable services are potentially available from other sources. Also, you will pay additional fees to third parties in connection with your managed account. These can include (as applicable): custodian fees, transaction charges, mutual fund fees, distribution fees, deferred sales charges, annuity surrender charges, IRA fees, margin interest, wire transfer and electronic fund fees, and other account administrative 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. *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 Form ADV Part 2A disclosure brochure. For a copy, click [here](#) or go call us at (858) 597-1966.*

#### **Ask one of our financial professionals the following questions:**

*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 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.

**Ask one of our financial professionals the following questions:**

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

Reyes Financial recommends Charles Schwab & Co, Inc. (“Schwab”) to serve as custodian to our clients. Under this arrangement, we can receive certain products and services from Schwab at no cost that benefit our Firm but do not benefit you. Certain of these products and services can assist us in managing and administering our clients’ accounts and others can help us develop our business. The receipt of such creates a conflict of interest as it gives us an incentive to have you

custody your assets at Schwab. In addition, Reyes Financial is a licensed insurance agency and certain financial professionals are licensed insurance agents who will recommend insurance products to our clients when needed. If you purchase such insurance through the firm, a financial professional and the firm will receive compensation. The receipt of the additional compensation by us creates a conflict of interest because it gives us an incentive to recommend insurance products to you. *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. For a copy, click [here](#) or go call us at (858) 597-1966.*

**How do your financial professionals make money?**

Julie Reyes is the owner of Reyes Financial and therefore participates in the profits and losses of the Firm. She is also an insurance agent. From time to time, Ms. Reyes will recommend the purchase of certain insurance products to clients, based on their needs. Upon purchase, Ms. Reyes, in her capacity as an insurance agent, will receive compensation. This creates a conflict of interest because Ms. Reyes has an incentive to recommend such products. Additional information about the compensation received by our financial 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 (858) 597-1966.

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

No for the firm. Yes, for a financial professional. Please go to [www.Investor.gov/CRS](http://www.Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Ask one of our financial professionals the following questions:**

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

**Additional Information**

**You can obtain additional information and/or request a copy of this Form CRS by going to [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) or by calling us at (858) 597-1966.**

**Ask one of our financial professionals the following questions:**

*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?*