

June 30, 2020

Customer Relationship Summary

Register Financial Advisors, LLC

Form CRS

Register Financial Advisors, LLC ("RF Advisors") is registered with the Securities and Exchange Commission as an investment adviser. Information about Register Financial Associates, Inc., an affiliated broker-dealer, is available in a separate Relationship Summary which can be found on our website. Brokerage and investment advisory services and fees differ and it is important for the retail investor to understand the differences. Free and simple tools are available for you to use at [Investor.gov/CRS](https://investor.gov/CRS), a website maintained by the SEC. These tools can provide you with educational materials about broker-dealers, investment advisers, and investing.

All recommendations regarding your brokerage account will be made in a broker-dealer capacity, and all recommendations regarding your advisory account will be in an advisory capacity. When we make a recommendation to you, we will expressly tell you orally which account we are discussing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors giving continuous advice based on the client's individual needs. Advisory services start by defining client objectives, selecting appropriate investments, implementing the plan, and monitoring progress. Services are offered through a wrap fee program or a non-wrap fee program. In a wrap fee program, clients are charged an all-inclusive wrap fee that covers advisory and execution services. Third party money managers may be recommended as part of the advisory services offered depending on your asset allocation and asset management service needs. Advisory accounts are assigned to Investment Advisors who are responsible for performing periodic reviews and consulting with the respective client at least annually.

RF Advisors provides its clients discretionary and non-discretionary account management services tailored to each client's individual needs. In a discretionary account, the Adviser will have the authority to determine which securities are bought and sold without prior consultation with the client. Discretion is exercised in a manner consistent with the client's stated objectives, and any restrictions the client provides in writing. In a non-discretionary account, the client makes the ultimate decision regarding the purchase or sale of investments. Discretionary authority is provided as part of the Client Agreement. The minimum account size is \$50,000 but may be negotiated in certain instances.

Additional information about services provided are available in our ADV Disclosure Brochure (Form ADV Part 2A, Items 4, 7, 13 and 16; or Form ADV Part 2A Appendix 1 Wrap Fee Program Brochure, Items 4 and 9) and on our website at <https://registerfinancial.com/>.

When considering our services, ask your financial professional:

- 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 fees will I pay?

For advisory services, RF Advisors charges most retail clients an annualized asset-based fee, billed quarterly. Fees may be charged in advance or in arrears, depending on the program selected. The actual fee each of you will pay is set forth in an Investment Advisory Agreement. The more assets there are in a retail investor's advisory account, the more a retail investor will pay in fees, and this creates an incentive for us to encourage you to increase the assets in your account.

Aside from the fees we charge you for providing investment advice, you may have to pay other fees related to brokerage or investment advisory services. Fees can be charged directly or indirectly. Direct fees include transaction fees and account maintenance fees (including IRA fees) charged by the custodian that holds your account, 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. Indirect fees include internal management fees (including 12b-1 fees and annual fund operating expenses) charged by Mutual funds and exchange traded funds, which are disclosed in a fund's prospectus.

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.

Additional information about fees is available in RF Advisors ADV Disclosure Brochure (Form ADV Part 2A, Item 5; or Form ADV Part 2A Appendix 1 Wrap Fee Program Brochure, Item 4).

When considering our services, 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 acting as my investment adviser? How else does the 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.

Register Financial may execute transactions as principal or riskless agent. This is typically done in fixed income trading, when Register Financial buys securities from your account for its own account or when Register Financial sells securities from its account to your account. Principal transactions pose the potential for conflicts between the interests of the investment adviser and those of the client. In all such cases, Register Financial will provide separate written disclosure that includes details about the trade when acting in the capacity as principal or riskless agent.

RF Advisors compensates employees of our affiliated broker dealer, Register Financial Associates, Inc., for referring clients to RF Advisors. This provides an incentive for those employees to refer you to RF Advisors based on referral fees they can earn. Any referral fees will be based on Register Financial's normal fee schedule; clients will not be charged any additional fees or expense as a result of any referral.

When considering our services, ask our financial professional:

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

Additional information about conflicts of interest are available in our ADV Disclosure Brochure (Form ADV Part 2A, Items 12 and 14; or Form ADV Part 2A Appendix 1 Wrap Fee Program Brochure, Item 9) and on our website at <https://registerfinancial.com/>.

How do your financial professionals make money?

Investment Adviser Representatives earn a portion of the fee you pay. The fees charged to you can vary from fees charged to other clients based on the amount of assets managed by your advisor, or the time and complexity needed to meet your needs.

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

Yes, visit investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

When considering our services, ask your financial professional:

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

Additional Information

Additional information about services provided can be found on the company's website <https://registerfinancial.com/> and on RF Advisors's ADV Disclosure Brochure (Form ADV Part 2A Brochure and Wrap Fee Brochure).

You can always ask your financial advisor for more information and request a copy of this relationship summary by calling us at (404) 364-2180.

When considering our services, ask our financial professional:

- Who is my primary contact person?
- Is she or he 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?