



Southern Trust Financial Planning, Inc., also referred to as STFP, (<http://www.southerntrustfinancial.com>) is registered with the [U.S. Securities and Exchange Commission \("SEC"\)](http://www.sec.gov) (www.sec.gov) as an Investment Adviser. Brokerage and investment advisory services and fees differ. It is important for a retail investor to understand the differences. There are free tools available for investors to research firms and financial professionals at Investor.gov/CRS. This site also provides educational materials about broker-dealers, investment advisers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

STFP offers investment advisory services to retail investors. Investment advisory services we offer include financial planning, advisory programs offered by third-party investment advisory firms, and portfolio management. STFP is typically granted discretionary authority to buy and sell investments in your account without seeking approval in advance. These investments include mutual funds, exchange-traded funds ("ETFs"), equities, variable and fixed income securities, and insurance. You may limit our discretion, such as by imposing reasonable restrictions on investing in certain securities or groups of securities. In other investment advisory accounts, you grant investment discretion to another financial institution. Our investment advisory accounts can also be non-discretionary, which means you are required to preapprove investment transactions we recommend. STFP monitors discretionary accounts on an ongoing basis, but no less than quarterly. STFP does not limit its recommendations and does not impose a minimum account requirement for retail investors to engage in our services. These minimums range from \$50,000 to \$1,000,000 depending on the type of account, although exceptions can be granted. For more detailed information about our services, refer to our [Form ADV Part 2A](https://adviserinfo.sec.gov/firm/summary/131377) (<https://adviserinfo.sec.gov/firm/summary/131377>).

QUESTIONS TO 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?

Description of Principal Fees and Costs: STFP charges its retail investors fees based on assets under management. The services and fees are specified in an agreement between you and STFP. The fee is calculated based on a percentage of the value of an investor's account on the last day of the previous quarter. The more assets you have, the more fees you will pay us. Clients are billed in advance on a quarterly basis, at the rate set forth in their Investment Management Agreement. Fees range from .25%-3%. We may also charge an hourly fee or fixed fee for additional services such as financial planning and consulting services that are of limited duration or nature.

Description of Other Fees and Costs: Other fees charged to you that are related to your account are fees paid to the custodian and broker, fees related to mutual funds, ETFs, variable annuities, third-party manager, and transactional fees.

Additional Information: Some of our financial professionals are registered representatives of Securities America, Inc., an SEC registered broker-dealer and investment adviser. Your representative may offer you brokerage services through Securities America or investment advisory services through STFP. Brokerage services and investment advisory services are different, and the fees we, and Securities America, charges for those services are different. It is important that you understand those differences. In particular, your representative may earn additional transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through Securities America. You can access free and simple tools to help you research firms and financial professionals at Investor.gov/CRS, which also provides educational material about broker-dealers, investment advisers, and investing.

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.

CLIENT RELATIONSHIP SUMMARY

The fees for investment advisory services are described in further detail in our firm's ADV, in particular, Part 2A brochure, Items 5.A., B., C., and D.

QUESTIONS TO 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 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 you. Here are some examples to help you understand what this means.

Some of the Investment Adviser Representatives STFP are also registered representatives of Securities America, Inc. In this capacity advisers may suggest that clients implement recommendations through Securities America. This presents a conflict of interest as there is an incentive to recommend brokerage services and products in order to generate additional compensation.

Additional Information: For more detailed information regarding conflicts of interest, please see our [Form ADV Part 2A](#).

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are paid a salary and other non-cash compensation in the form of an employee benefits package. The factors which affect how much our financial professionals are paid include: the amount of client assets they service; the revenue received by the firm for financial advisory services conducted by the financial professional; the time and complexity required to meet a particular clients' financial needs and objectives. Financial professionals, who are also registered representatives, can provide you brokerage services and receive a portion of the commissions or markups/markdowns from your trades from their associated broker/dealer.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

STFP does not have any legal or disciplinary history to report. Please see Investor.gov/CRS for a free search tool to research STFP and our Financial Professionals.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

- *As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

ADDITIONAL INFORMATION

You may also find additional information about our Firm and your Financial Professional on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. Please call us at (941) 308-0041 for up-to-date information about our services or to request a copy of our relationship summary.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

- *Who is my primary contact person?*
- *Is he or she a representative of an investment adviser?*
- *Who can I talk to if I have concerns about how this person is treating me?*