

**Allegiance Financial Advisors, Inc.**  
**Form CRS Customer Relationship Summary July 2023**

## Introduction

Allegiance Financial Advisors, Inc. ("AFA") is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. 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?

**Investment Supervisory Services ("ISS") Model Portfolio Management:** AFA manages client investment portfolios on a non-discretionary basis using model asset allocation portfolios. Each model portfolio is designed to meet a particular investment goal and are structured around mutual funds through either an aggressive growth, growth, balanced, conservative or ultra conservative/income portfolio. When engaged on a non-discretionary basis, you make the ultimate decision regarding the purchase or sale of investments. These accounts are monitored on a quarterly basis.

**Financial Planning and Consulting Services:** AFA offers clients a broad range of services, which may include retirement, education, trust and estate, insurance and tax planning. Our investment recommendations are not limited to any specific product or service offered by a broker dealer or insurance company.

For additional information, please see Items 4 and 7 of our Form ADV, 2A Brochure (Part 2A) available at:  
[www.allegianceadvisors.com](http://www.allegianceadvisors.com)

**Conversation Starters.** Ask your financial professional...

- Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? 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?

AFA's ISS Model Portfolio Management Services are charged an annual fee between 1.00% - 1.75% (0.2500% - 0.4375% quarterly) based on the amount of assets under management. The annual fee is charged quarterly, in advance at the beginning of each calendar quarter. A minimum of \$50,000 of assets under management is required for this service and may be negotiable.

AFA's financial planning and consulting fees are calculated and charged on an hourly basis at \$200 per hour. In addition, these fees are also charged on a fixed fee basis ranging from \$500 - \$4,000 for a comprehensive plan. These fees are charged monthly, in arrears, based on actual hours accrued.

Some fee arrangements create conflicts of interest described in more detail in our Form ADV, Part 2A. It is important to understand that the more assets held in a retail client's account, the more the client will pay in fees. We therefore have an incentive to encourage a client to increase the assets in his/her account. There are other fees and costs related to our investment advisory services and investments in addition to the principal fees and costs listed above that you will pay directly or indirectly. You should understand that the fees discussed above are specific to what we charge and do not include certain charges imposed by third parties, such as custodial fees, exchange traded or mutual fund fees and expenses, brokerage fees and commissions, and other fees and taxes on brokerage accounts and securities transactions.

**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, please see Item 5 of our Form ADV, 2A Brochure (Part 2A) available at:  
[www.allegianceadvisors.com](http://www.allegianceadvisors.com)

**Conversation Starter.** 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 providing recommendations as my broker-dealer or 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 recommendations and investment advice we provide you.*

For example, our supervised persons may accept compensation for the sale of insurance products through Della Porta Agency, LLC and dp Brokerage, Inc. and gives our firm an incentive to recommend insurance products based on the compensation received. In addition, management personnel of AFA are separately licensed as registered representatives of Osaic Wealth, Inc., a broker-dealer, which gives our firm the incentive to recommend brokerage products through Osaic Wealth.

**Conversation Starter.** Ask your financial professional...

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

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[www.allegianceadvisors.com](http://www.allegianceadvisors.com)

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

AFA's financial professionals are compensated on a fee only basis.

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

No, our firm and our financial professionals have no disciplinary history. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starter.** Ask your financial professional...

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

### **Additional Information**

If you would like additional information or a copy of this disclosure or our Form ADV, Part 2A, please call (904)-642-4401.

**Conversation Starter.** Ask your financial professional...

- 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?