



# Client Relationship Summary

March 31, 2026

Florida Financial Advisors, LLC (“FFA”) is an investment adviser registered with the U.S. Securities and Exchange Commission (“SEC”) and our financial professionals are called Investment Adviser Representatives (“Advisors”). **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 [Investor.gov](https://www.investor.gov), which also provides educational materials about broker-dealers, investment advisers, and investing.

## **What investment services and advice can you provide me?**

FFA provides investment advisory services to retail investors, including discretionary wealth management and financial planning. For clients to whom we provide discretionary wealth management services, we generally recommend and/or select third-party platforms or service providers to handle all or a portion of the asset management process for a client. FFA primarily offers its discretionary wealth management services through investment programs offered by Orion Portfolio Solutions, LLC (“OPS”), a subsidiary of Orion Advisor Solutions, Inc. (“Orion”), a registered investment adviser. Investment advisory accounts are reviewed by FFA’s Advisors on at least an annual basis and, generally, quarterly. FFA and/or its Advisors conduct account reviews on an other-than-periodic basis upon the occurrence of a triggering event, such as a change in client profile, a market correction or material market event or otherwise by client request. Financial planning services are reviewed on a risk-adjusted basis, as-needed, by FFA’s personnel for adherence to contractually-obligated services and other criteria.

We offer wealth management on both a **discretionary** and **non-discretionary** basis. Discretionary management allows us the limited authority to buy and sell investments in your account without asking you each time a transaction is placed in your account. With non-discretionary management, we provide investment recommendations but require your approval to proceed with each transaction. You make the ultimate decision regarding the purchase or sale of investments. Our level of authority is determined at the beginning of our relationship with you in our advisory agreement and can be changed upon request.

While we can advise on any investment asset, our investment recommendations are primarily related to investments in mutual funds, exchange-traded funds (ETFs) and individual equity securities (stocks). We do not impose a minimum account size; however, a program sponsor, such as Orion, or your custodian may require a minimum account size to participate in a specific program, investment and/or service.

**NOTE:** FFA has an affiliated SEC registered broker-dealer, Trinity Wealth Securities, LLC (“TWS”). Some of our Advisors are registered representatives of TWS. So, your Advisor may offer brokerage services through TWS and investment advisory services through FFA. It is important you understand the difference between brokerage and investment advisory services, and the separate fees charged for those services. In particular, if your Advisor also serves as a registered representative of TWS, your Advisor has additional conflicts of interest. For more information, please see the [TWS Form CRS](#) and [Regulation Best Interest Disclosure](#).

**For additional information**, including more detailed information about the types of investment advisory services FFA offers, please see our [Form ADV Part 2A](#), specifically Items 4 and 7.

### **Conversation Starters - 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? What do these qualifications mean?*

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

Our fees are based on the types of services we provide to you. For **wealth management**, we charge an ongoing asset-based fee. The fee is charged as a percentage of assets that we manage for you. The more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account. Additionally, all wealth management clients will also incur an annualized asset-based fee charged by and paid to Orion (“Program/Administration Fee”) and, if applicable, any strategist fee for third-party investment managers. Our wealth management fees do not include brokerage commissions, transaction fees, and other related costs and expenses. Some investments, such as mutual funds and ETFs, impose additional fees that will reduce the value of your investments over time. Those fees may include fund expenses and surrender charges. You may also pay other fees to the custodian of your assets. These include, but may not be limited to, ticket charges on transactions, fees for wire transfers, IRA maintenance, duplicate check or statement copies, overnight deliveries, returned checks, and asset transfers.



For **financial planning** services, we charge a fixed fee or fee based upon your net worth or assets held by you and, if elected, any third-party estate planning fees.

**Additional Information: You will pay fees and costs whether you make or lose money in 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 more detailed information about the fees and costs FFA charges for its investment advisory services, please see our [Form ADV Part 2A](#), specifically Item 5.

**Conversation Starters - 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 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.

For example, many of our Advisors are also registered representatives of a broker-dealer or insurance agents licensed with an insurance company. Through the broker-dealer and/or insurance company, our Advisors can offer commission-based products for which they receive additional compensation. This additional compensation causes a conflict of interest as the Advisors have an incentive to solicit commission-based products.

**Conversation Starters - Ask your financial professional:**

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

For **additional information**, including more detailed information about FFA's affiliations and other conflicts of interest, please see our [Form ADV Part 2A](#).

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

Our Advisors are compensated through salaries and/or a portion of revenue we receive for the investment advisory services we provide to you. The portion paid to your Advisor generally does not vary based on the type of investments that are recommended; however, as described above, some of our Advisors are also registered representatives of a broker-dealer and some are also insurance agents. When acting in these capacities, they will earn commissions or transaction-based compensation.

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

No, for our firm. Yes, for our financial professionals (Advisors). We invite you to visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and Advisors.

**Conversation Starters - Ask your financial professional:**

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

➡ ***Additional Information***

We encourage you to seek out additional information about our investment advisory services in our [Form ADV Part 2A](#) or by viewing our information, using our CRD# 288811, on [Investor.gov/CRS](http://Investor.gov/CRS) or [adviserinfo.sec.gov](http://adviserinfo.sec.gov). Alternatively, you may call us at (813) 333-1683 to directly speak with us and request a copy of this relationship summary and/or our [Form ADV Part 2A](#).

**Conversation Starters - 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?*