



Form CRS - Client Relationship Summary

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"There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you." We are an investment adviser and provide advisory accounts and services rather than brokerage accounts and services. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information. There are some suggested questions on page [2]."

Introduction

Our firm, Lewis Financial, is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We are a registered investment adviser that offers investment advisory services to retail investors for an ongoing asset-based fee. Our advisory services include Asset Management and Comprehensive Portfolio Management. If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is regularly monitored, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. We'll offer you advice on a regular basis and contact you at least annually to discuss your portfolio. Financial planning is also included in our Comprehensive Portfolio Management for no additional fee.

"We exercise "discretion" (we are allowed to make buys and sells without asking you in advance) in advisory accounts. Our firm offers "non-discretionary" services in a limited number of circumstances such as: 529 plans, non-traded alternative investments and legacy position you wish to hold. You make the ultimate decision regarding the sale of "non-discretionary" investments. Any limitation will be described in the signed "Wrap Program Brochure" (WPB). We will have discretion or non-discretion until the WPB is terminated by your or our firm." We do not restrict our advice to limited types of products or investments. Our firm does not restrict our advice to limited types of products or investments. Additional information about our advisory services is located in of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov>

What fees will I pay?

You will be charged an ongoing quarterly fee based on the value of the investments in your account. Our maximum annual fee is 1.5%. As your assets appreciate in your managed advisory account, the ultimate amount paid by you to our firm will increase. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees. Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. Our firm's fee will be automatically deducted from your advisory account, which will reduce the value of your advisory account. In rare cases, our firm will agree to send you invoices rather than automatically deduct our firm's fee from your advisory account.

The broker-dealer who acts as the custodian and holds your assets, charges you a transaction fee when we buy or sell an investment for you. The broker-dealer's transaction fees are in addition to our firm's fees for our Asset Management and Comprehensive Portfolio Management services. Please note that the custodian we generally choose for custody services, LPL Financial does not charge transaction fees on Domestic Stocks and Exchange Traded Funds.

You may also pay charges imposed by the broker-dealer holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities, charge additional fees that will reduce the value of your investments over time. In addition, you may have to pay fees such as "surrender charges" to sell variable annuities.