

CLIENT RELATIONSHIP SUMMARY
FORM ADV PART 3 - FORM CRS
Effective July 31, 2024

Brogan Financial, Inc. (“Brogan Financial,” “we” or the “Firm”) is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services differ, and it is important for the retail investor to understand the differences. Free and simple tools are available for you to research firms and their financial professionals (“investment adviser representatives”) at 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?

The Firm offers investment advisory services to retail investors. This includes investment management services and comprehensive financial planning services. A full description of our investment advisory services can be found in the Firm’s disclosure brochure, which is prepared in accordance with SEC Form ADV, Part 2A (the “Brochure”). The Brochure is also available on our website at www.broganfinancial.com/disclosures.

Brogan Financial typically has discretionary authority with regard to its investment management services. This means that we are granted authority to make trades in client accounts without obtaining the client’s consent prior to trading. There are no limitations on the types of investments that can be made on your behalf. The Firm’s investment management services include the selection of securities for client investment portfolios and the ongoing monitoring and management of client accounts. These services also include a formal review that is conducted with clients no less frequently than annually.

The Firm’s financial planning and consulting services include recommendations regarding securities and other investments. The financial plans prepared by Brogan Financial are individualized for clients and can include one or more of the following activities: investment analysis and planning, retirement planning, business and personal financial planning, insurance analysis, and income distribution strategy and analysis.

Insurance related business is transacted with advisory Clients through our affiliate, Brogan Financial Insurance Planning LLC. Your Financial Advisor may receive commissions from these products sold to or bought by Clients. Clients are advised that the fees paid to Brogan Financial for investment advisory services are separate and distinct from the commissions earned by any individual for selling Clients insurance products. All insurance related business is transacted through our affiliate, Brogan Financial Insurance Planning LLC.

Conversation Starters: Questions you may want to discuss with 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?

Brogan Financial assesses investment advisory fees on Client accounts on a quarterly basis, in arrears. The fee is calculated by taking the average daily balance that was held in a Client’s accounts during the previous quarter and multiplying it by one-fourth of the Annual Advisory Fee which is reflect in your Investment Advisory Agreement. Fees paid to Brogan Financial are separate and distinct from the fees paid and expenses charged by mutual funds and exchange traded funds to their shareholders. Fees to Brogan Financial are also separate and distinct from any potential transaction costs and fees charged by your custodian. There is no minimum investment amount or minimum account size required for the Firm’s investment management services.

Financial planning and consulting services are made available at no additional charge to those clients who have engaged Brogan Financial to provide ongoing investment management services. In other cases, Brogan Financial charges either a flat fee or hourly charges for these services that is determined based upon the scope and complexity of the engagement.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. Fees and costs related to our investment advisory services are more particularly described in the Firm’s Brochure.

Conversation Starters: Questions you may want to discuss with 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 are required to act solely in your best interest, and we cannot put our interest ahead of yours. At the same time, the way we charge fees may create some conflicts with your interests. You should understand and ask us about these potential conflicts. Following are some examples to help you understand what this means:

Services Provided to Us by the Custodian of Your Assets. Certain services are provided to us by the custodian that we use to maintain custody of your account assets. The availability of these services benefits us because we do not have to produce or purchase them. The client asset threshold required to receive these services may give us an incentive to maintain your account with this custodian. We believe, however, that our selection of this custodian is in the best interests of our clients.

Asset Based Fees. The more assets that are in your managed advisory account, the more you will potentially pay in fees. The Firm may therefore have an incentive to encourage you to increase the assets in your account. As a registered investment adviser, and as a fiduciary to our clients, Brogan Financial has a duty of loyalty and a duty to always act in utmost good faith, place our clients' interests first and foremost and to make full and fair disclosure of all material facts pertaining to potential or actual conflicts of interest. For more information regarding how the Firm addresses conflicts of interest, please see the Firm Brochure.

Sale of Commission Based Products. The receipt of commissions by individuals associated with the firm may present a potential conflict of interest. As fiduciaries we must act solely for the benefit of investment advisory Clients. As such, we will only transact insurance related business with Clients when fully disclosed and appropriate, and the advisors will protect their fiduciary responsibility to act in the Clients' best interests. Further, we must determine in good faith that any commissions paid to our representatives are appropriate.

How do your financial professionals make money?

Our financial professionals are paid a salary as well as a percentage of revenue generated by the total amount of their Clients' assets under management. This structure is a conflict of interest in that the compensation is based on the amount of assets overseen by each financial professional.

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

Neither the Firm nor its financial professionals currently have legal or disciplinary history requiring us to provide disclosure in this section.

Conversation Starters: Questions you may want to discuss with your financial professional –

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

Additional information

Additional information about the Firm can be obtained by (i) going to adviserinfo.sec.gov, or (ii) contacting the Firm by telephone at (865) 862-6800 or by email at info@broganfinancial.com. If you have any concerns about Brogan Financial or would like to request a copy of our Form CRS or our Disclosure Brochure, please do not hesitate to call on us. You may also visit Investor.gov/CRS, which provides a free and simple search tool to research our Firm and its investment adviser representatives.

Conversation Starters: Questions you may want to discuss with your financial professional –

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