Scherer Financial Advisory Services, LLC
Form ADV Part 3 – Client Relationship Summary
Date: May 8, 2026

Scherer Financial Advisory Services, LLC ("SFAS") is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at *www.investor.gov/CRS* which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?
We offer the following investment advisory services to retail investors: **Portfolio Management Services, Financial Planning, and General Consulting.** We also offer free educational seminars that provide general financial education. The information is not tailored to individual needs, and attending does not create a client relationship or obligate you to use our services.

Account Monitoring: If you open an investment account with our firm, as part of our standard service we will monitor your investments on a regular basis with a formal annual review.

Investment Authority: We manage investment accounts on a discretionary basis whereby we will decide which investments to buy or sell for your account. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. We also manage on a non-discretionary basis, which means we must receive your approval before buying or selling securities in your account.

Investment Offerings: We offer advice on mutual funds, fixed income securities, real estate funds (including REITs), insurance products including annuities, equities, initial public offerings ("IPOs"), ETFs (including ETFs in the gold and precious metal sectors), treasury inflation protected/inflation linked bonds, commodities, and non-U.S. securities.

Account Minimums and Requirements: In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively.

Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 8 by clicking this link https://adviserinfo.sec.gov/firm/summary/317435.

Key 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?
The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services.

- **Asset Based Fees** - Payable quarterly in advance. Since the fees we receive are asset-based (i.e., based on the value of your account), we have an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard-to-value assets. These fees are inclusive of financial planning and general consulting.
- **Fixed Fees -** Payable quarterly in advance. Flat fees are negotiable based on a variety of factors. Flat fees create a conflict of interest as we have an incentive to allocate our time and resources efficiently across clients. Additionally, because fees are negotiable, we have an incentive to charge higher fees where possible.

Examples of the most common fees and costs applicable to our clients are:

- Custodian fees;

- Account maintenance fees;
- Fees related to mutual funds and exchange-traded funds;
- Transaction charges when purchasing or selling securities; and
- Other product-level fees associated with your investments

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 detailed information, refer to our Form ADV Part 2A, Items 5 and 6 by clicking this link https://adviserinfo.sec.gov/firm/summary/317435.

Key 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 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:

- Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs.
- Fees based on assets under management mean that the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee.

Key Questions to Ask Your Financial Professional

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

Refer to our Form ADV Part 2A by clicking this link https://adviserinfo.sec.gov/firm/summary/317435 to help you understand what conflicts exist.

How do your financial professionals make money?

- Financial professionals are paid a percentage of the fees earned from the assets under management at SFAS. As the fees you pay increase or decrease, the compensation paid to your financial adviser increases or decreases. In addition, our financial professionals who have insurance licenses receive commissions for insurance products sold outside the advisory business and therefore have an incentive to recommend products that provide them commissions.

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

No, we do not currently have legal and disciplinary events. Visit *https://www.investor.gov/* for a free, simple search tool.

Key Questions to Ask Your Financial Professional

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

You can find additional information about our investment advisory services and request a copy of the relationship summary by contacting us at (972) -267-9655 or by clicking this link https://adviserinfo.sec.gov/firm/summary/317435.

Key Questions to 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?**