Client Relationship Summary – March 2026
Vantage Point Financial LLC (CRD# 305016)

ITEM 1 - Introduction

Vantage Point Financial LLC is registered as an investment adviser with the U.S. Securities and Exchange Commission. 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/CRS**, which also provides educational materials about broker-dealers, investment advisers, and investing.

ITEM 2 - Relationships and Services

What investment services and advice can you provide me?
Services: We offer investment advisory services to retail investors. These services include investment management, third-party management, financial planning, estate planning support, and consulting services. We work closely with you to identify your investment goals, objectives, risk tolerance, and financial situation to develop an investment approach.
Accounts, Investments, and Monitoring: We provide services to individuals, high-net-worth individuals, business owners, and entrepreneurs. We primarily use cash, mutual funds, exchange-traded funds, stocks, bonds, options, independent managers, and real estate investment trusts to construct portfolios. We do not make available or offer advice with respect to only proprietary products or a limited menu of products or types of investments. As part of our standard services, we monitor portfolios and securities in accounts regularly and continuously. We also offer to meet with you at least annually or more frequently, depending on your needs.
Investment Authority: We provide our services on a discretionary basis and non-discretionary basis. In a discretionary account, we execute investment recommendations in accordance with your investment objectives without your prior approval of each specific transaction. Our engagement will continue until you notify us otherwise in writing.
Account Minimums & Other Requirements: We do not require an account or relationship size minimum in order for you to open/maintain an account or establish a relationship.
Additional Information: For more detailed information on our relationships and services, **please see Item 4 – Advisory Services, Item 13 – Review of Accounts and Item 7 – Types of Clients of our Form ADV Part 2A available via our firm's Investment Adviser Public Disclosure Page.**
Conversation Starters: *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?*

ITEM 3. A - Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?
Investment Management Services: Our asset-based fees for investment management range from 0.50% to 1.50% annually. This fee is collected on a quarterly basis and calculated as a percentage of the value of the cash and investments in your account[s] that we manage. This presents a conflict of interest as we are financially incentivized to encourage you to place more assets in your advisory account as you will pay more in advisory fees. Your custodian may charge transaction costs, custodial fees, redemption fees, retirement plans, administrative fees, or commissions. The mutual funds and/or ETFs held in your advisory account(s) will charge management fees and other expenses.
Independent Sub advisory and Third-Party Management Services: Independent Managers typically do not offer any fee discounts but may have a breakpoint schedule that will reduce the fee with an increased level of assets placed under management with an Independent Manager. The terms of such fee arrangements are included in the Independent Manager's disclosure brochure and applicable contract[s] with the Independent Manager. The total blended investment management fee, including the Advisor's and Independent Manager's fees, will not exceed 2.00% annually.
Financial Planning Services: Our fixed project-based fees for financial planning range up to $25,000. Hourly rates are between $350 – 800 an hour. Fixed fees are negotiable based on the nature and complexity of the services provided and the overall relationship with us. We provide you with an estimate of the total cost prior to engaging us for these services.
Ongoing Financial Planning Services: We may provide ongoing financial planning as a stand-alone service or with investment management, including advice on assets not managed by the Firm. Ongoing financial planning fees may be invoiced up to twenty-five percent (25%) of the expected annual fee upon execution of the ongoing financial planning agreement. The balance will be invoiced in advance on a monthly, quarterly, semi-annual, or annual basis, as specified in the executed agreement for the agreed-upon deliverables.
Business Owner Planning Services: We offer business owner planning services designed to help clients understand how their privately held business may fit into personal wealth, legacy, and exit goals. Project fees are generally quoted in advance based on scope and complexity.
Consulting Services: On a complimentary basis, with no additional cost to the Client, VPF may advise the Client on certain investment products that are not maintained at VPF's recommended custodian, such as annuity contracts and assets held away. Where appropriate, we provide advice about any type of held-away account that is part of a Client portfolio.
Other Fees & Costs: In addition to our advisory fee, you will also be responsible for third party manager and/or platform fees, custody fees, account administrative fees, fees and expenses related to mutual funds and exchange-traded funds and applicable securities transaction fees.

Additional Information: 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 more detailed information on our fees, **please see Item 5 – Fees and Compensation of our Form ADV Part 2A available via our firm's Investment Adviser Public Disclosure Page.**

Conversation Starters: *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?*

ITEM 3.B - 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 interests 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 is an example to help you understand what this means: 1) Asset-based fees present a conflict because our Firm is incentivized by encouraging you to invest additional funds in your advisory accounts. 2) Our Firm is required to disclose commonly owned entities that would provide different services to you and generate additional compensation for our Firm. Please note that you always have a right to choose services and products from our affiliated entities or any other firm that provides similar services and products. 3) Our firm allows our Financial Professionals to invest in the same securities as you; therefore, our Financial Professionals may have the incentive to favor their personal accounts over your advisory account. However, all of our Financial Professionals' accounts and trading are monitored and reviewed to mitigate any conflict with you. If you have questions about whether any of these situations could apply to your investments, ask your Financial Professional.

Additional Information: For more detailed information, **please see Item 10 – Financial Industry Activities and Affiliations, Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A available via our firm's Investment Adviser Public Disclosure Page.**

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

ITEM 3.C - How do your financial professionals make money?

Our financial professionals are compensated based on the revenue generated from advisory services, which is distributed in accordance with our partnership agreement. This means our financial professionals have the incentive to increase the asset size in the relationship or solicit new business, taking time away from the day-to-day servicing of existing clients.
Our financial professionals are licensed as insurance agents and/or tax advisors. In addition to our services, your financial professional will offer you tax services or insurance products in their separate capacity. The fees charged for the implementation of tax services or insurance products are separate from our advisory fees, where your financial professional will earn compensation for the implementation of tax services or insurance products. However, you have the right to decide whether to act on the recommendation. We recognize our duty to place your interests first and have established policies to avoid any conflicts of interest.

ITEM 4 - Disciplinary History

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

No. You can visit **Investor.gov/CRS** for a free and simple search tool to research our firm and our financial professionals.

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

Additional Information

You can find additional information about our investment advisory services by viewing our Form ADV Part 2A, which is available via our firm's Investment Adviser Public Disclosure Page or by visiting www.vantagepoint-financial.com. You can request up-to-date information and a copy of our Client Relationship Summary by contacting us at (331) 204-6212.

Conversation Starters: *Who is my primary contact person? Is he or she a representative of an investment advisor? Who can I talk to if I have concerns about how this person is treating me?*

Material Changes Since Last Filing

MARCH 15, 2025: The firm updated Form CRS for annual amendment. The material changes are:

- Item 3: The firm added hourly rates for Financial Planning Services.
- Item 3: The firm added ongoing Financial Planning Services.
- Item 3: The firm added Business Owner Planning Services.

March 1, 2025: The firm updated Form CRS for annual amendment. There are no material changes to report.

March 1, 2024: The firm updated language to provide further clarity on our services. There are no material changes to report.

June 1, 2023: The firm updated language to provide further clarity on our services. There are no material changes to report.

October 31, 2023: The firm updated language to provide further information regarding tax and insurance services. There are no material changes to report.