

Introduction

Our firm, Arlington Financial Advisors, LLC, 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 clients. We have a fiduciary duty to act in our client's best interest and not put our interest ahead of our clients. Our advisory services include Wrap Portfolio Management and Financial Planning & Consulting. 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 monitored at least annually, 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.

We manage accounts on a discretionary basis. After you sign an agreement with our firm, we're allowed to buy and sell investments in your account without asking you in advance. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our firm.

We do not restrict our advice to limited types of products or investments.

Our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us.

Financial Planning & Consulting is included in our Wrap Portfolio Management service for no additional fee.

Financial Planning & Consulting is also offered as a separate service for a flat or hourly fee. We do not monitor your investments for the standalone Financial Planning & Consulting service.

Additional information about our advisory services is in Item 4 of our Firm Brochure and Item 5 of our Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/brochure/283288>.

Questions to Ask Us:

- 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 those qualifications mean?

What fees will I pay?

You will be charged an ongoing annual fee applied quarterly based on the value of the assets in your account. The maximum annual fee for our current Wrap Portfolio Management fee schedule ranges from 1.50% to 0.50% depending on your amount of managed assets. Certain clients may be subject to a maximum annual fee of up to 1.75%. In certain cases, we select sub-advisers, and/or separate account managers to assist us with managing your account. If selected, they will charge you a fee of up to 0.12%.

Since we charge a fee based on the value of the assets in your account, the more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our compensation.

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 fees 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 fees from your advisory account.

For our Financial Planning & Consulting service, our maximum flat fee ranges from \$4,950 to \$10,000 and our maximum hourly rate is \$375. We charge an upfront retainer when you sign an agreement for this service.

We pay the custodian's transaction fees charged to you for our Wrap Portfolio Management service.

You may also pay charges imposed by the custodian 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.

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.

Additional information about our fees is in Item 5 of our Firm Brochure and Item 4 of our Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/brochure/283288>.

Questions to Ask Us:

- Help me understand how these fees and costs may 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 a conflict with your interests. You should understand and ask us about this conflict because it can affect the investment advice we provide to you. Here is an example to help you understand what this means:

When you sign our wrap agreement, we pay the custodian's transaction fees on your behalf. U.S. listed equities and exchange traded funds do not have transaction fees. As a result, we have an incentive to recommend these types of assets to you in order to reduce the amount of fees that we pay to the custodian on your behalf.

We have an incentive to recommend our affiliated trust company to earn more compensation.

Additional information about our conflicts of interest is in Item 5 of our Firm Brochure and Item 9 of our Wrap Brochure, which are available online at <https://adviserinfo.sec.gov/firm/brochure/283288>.

Questions to Ask Us:

- How might your conflict of interest affect me, and how will you address it?

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the overall success of the firm.

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

No, our firm and financial professionals do not have any legal or disciplinary history to report. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask Us:

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

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD# 283288. You may also contact our firm at 805-699-7300 to request a copy of this relationship summary and other up-to-date information.

Questions to Ask Us:

- 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?