

**Summary of your Advisory Relationship with**  
**The Keystone Financial Alliance, LLC**

**SEC-Registered Investment Adviser**

**April 15, 2023**

Brokerage and investment advisory services and fees differ. 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](http://Investor.gov/CRS), which also provides education materials about broker-dealers, investment advisers, and investing.

<p><b>What Investment Services and Advice Can You Provide Me?</b></p>	<p>The Keystone Financial Alliance, LLC (“Keystone”) is dedicated to providing individuals and families with a wide array of investment advisory services. We specialize in Consulting and Financial Planning. This planning may encompass one or more of the following: Investment Planning, Retirement Planning, Estate Planning, Charitable Planning, Education Planning, Corporate and Personal Tax Planning, Cost Segregation Study, Corporate Structure, Real Estate Analysis, Mortgage/Debt Analysis, Insurance Analysis, Lines of Credit Evaluation, Business and Personal Financial Planning. We provide Comprehensive Portfolio Management that includes asset management and financial planning. We provide Portfolio Management and generally recommend a portfolio of investments tailored to a client’s needs.</p> <p>Keystone monitors accounts daily and has full authority to buy and sell securities in your account, subject to guidelines set forth by you. There are some situations, however, where you may request that certain securities be retained in the portfolios, or where you may place restrictions on using certain types of investments for philosophical or religious reasons. We adhere closely to those restrictions.</p> <p>Keystone does not have an account minimum required to begin a relationship with our firm.</p>	<p><b>Conversation Starters:</b></p> <p>Given my financial situation, should I choose an investment advisory service?  Why/why not?</p> <p>How will you choose investments to recommend to me?</p> <p>What is your relevant experience, including your licenses, education, and professional background?  What do these qualifications mean?</p>
<p><b>What Fees Will I Pay?</b></p>	<p>The annual fee for Portfolio Management services is tiered based on the amount of assets in your account and the nature of your account. Fees range from 0.60% to 1.5%. They are calculated on an average daily value and billed quarterly in advance. Fees are negotiable. Fees paid to Keystone are exclusive of all custodial and transaction costs paid to your custodian, brokers or other third-party consultants. Fees paid to Keystone are separate and distinct from fees and expenses charged by mutual funds and ETFs (exchange traded funds) to their shareholders (generally including a management fee and fund expenses, as described in each fund’s prospectus or</p>	<p><b>Conversation Starters:</b></p> <p>Help me understand how the fees and expenses impact investment returns. If I give you \$10,000 to invest, how much goes to fees/costs each year and how much is invested for me?</p>

	<p>offering materials). You should review all fees charged by funds, brokers, Keystone and others to fully understand the total fees paid by the client for investment and financial-related services.</p> <p>Keystone's planning and consulting fees are negotiable and may range from \$2,500 to \$30,000 on an annual fixed fee basis depending upon the level and scope of the service(s) required and the professional(s) rendering the service(s). You will pay fees and costs whether you make or lose money on your investments. Fees and expenses reduce returns on your money over time. Please make sure you understand what fees and costs you are paying.</p>	
<p><b><i>What Are Your Legal Obligations to Me When Acting as My Investment Adviser? How Else Does Your Firm Make Money? What Conflicts of Interest Do You Have?</i></b></p>	<p>When we act as your 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 before investing with us as they may affect the investment advice we provide. Here is an example of a potential conflict to help you understand what this means: We charge fees based on the size of your account so we may be incented to take abnormally high investment risks at the end of a time period to inflate the size of your account and your fee to us. We mitigate that risk by investing alongside all of our clients.</p>	<p><b><i>Conversation Starters:</i></b></p> <p>How do your conflicts of interest impact me?</p> <p>How do you address these conflicts?</p>
<p><b><i>How Do Your Financial Professionals Make Money?</i></b></p>	<p>Our financial professionals are Partners of the firm and are compensated based on the profitability of the firm. Our professionals are not paid a transaction fee or commission. Your fees are based on current assets under management and fees rise and fall based on the size of the account.</p>	<p><b><i>Conversation Starters:</i></b></p> <p>Are you paid regardless if my account makes money or not?</p>
<p><b><i>Do You or Your Financial Professionals Have Any Legal or Disciplinary History?</i></b></p>	<p>Keystone is required to disclose all material facts regarding any legal or disciplinary events that would be material to the evaluation of us or the integrity of our management. Keystone has no information applicable to this item. You can visit <a href="http://Investor.gov/CRS">Investor.gov/CRS</a> for a free and simple search tool to research our firm and our financial professionals.</p>	<p><b><i>Conversation Starters:</i></b></p> <p>As a financial professional, do you have any disciplinary history? If so, for what conduct?</p>
<p><b><i>Additional Information</i></b></p>	<p>For additional information on our investment advisory services, visit our website at <a href="http://www.mykfa.com">www.mykfa.com</a>. You can find more information on our website or you can request a copy of our ADV by calling (404)260-0710.</p>	<p><b><i>Conversation Starters:</i></b></p> <p>Who is my primary contact? Is he/she a representative of an investment adviser or a broker dealer?</p> <p>Who can I talk to if I have concerns about how this person is treating me?</p>