

The Keystone Financial Alliance, LLC (TKFA") is registered with the Securities and Exchange Commission (SEC) as a Registered Investment Adviser. 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](https://www.investor.gov/CRS), which also provides educational materials about broker dealers, investment advisers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE FOR ME?

TKFA engages in investment advisory services for retail investors, giving continuous advice based on the client's individual needs. TKFA provides its clients with discretionary and non-discretionary account ("Account") management services tailored to each client's individual needs. In a discretionary account, the Adviser will have the authority to determine which securities are bought and sold without prior consultation with the client. Discretion is exercised in a manner consistent with the client's stated objectives, and any restrictions the client provides in writing. In a non-discretionary account, the client makes the ultimate decision regarding the purchase or sale of investments. The Firm does not have a minimum account size to open an account. As part of our standard service, we are responsible for performing ongoing reviews and consulting with you at least annually. We may use third-party investment managers ("sub-advisers") to provide portfolio management services for your account. When we use a sub-adviser, that firm manages your investments on a discretionary basis, while we continue to monitor your account, review the sub-adviser's performance, and remain your primary advisory contact. You will receive our ongoing advice and oversight even when a sub-adviser is managing your portfolio. TKFA also offers financial planning which can provide the client with a written financial plan addressing personal financial goal; current and projected assets, liabilities, and income; anticipated spending needs over time; tax realities (income, capital gains and estate); retirement goals; estate and legacy plans; and any other financial/investment needs. Once a financial plan is delivered, we do not commit to providing on-going monitoring of your assets that are not managed by TKFA. **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?"** For additional information, please see our ADV 2A, ADV 2B, and our website: <https://www.mykfa.com/>

WHAT FEES WILL I PAY?

TKFA charges clients an annualized asset-based fee, billed quarterly based on the client's written agreement. The actual fee paid is set forth in an Investment Advisory Agreement. The asset-based fee is calculated as a percentage of the assets we manage for you. The asset-based fee reduces the value of your account and will be deducted from your account on a quarterly basis. If you choose financial planning, whether you engage us for ongoing advisory services or not, we will charge a fixed fee depending on the nature and complexity of your circumstances and the level of work it entails. As the first step in the financial planning process, all fees will be disclosed and agreed upon in the financial planning agreement signed by the client before work begins. If you choose a sub advisory account, you will pay the sub-advisor a fee, and our Firm the advisory fee. Aside from the fees we charge you for providing investment advice, you may have to pay other fees related to brokerage or investment advisory services. Fees can be charged directly or indirectly. Direct fees include transaction fees and account maintenance fees (including IRA fees) charged by the custodian that holds your account, prime broker fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Indirect fees include internal management fees (including 12b-1 fees and annual fund operating expenses) charged by mutual funds and exchange traded funds, which are disclosed in a fund's prospectus. The more assets there are in your account, the more you will pay in fees, and the firm may have an incentive to encourage you to increase the assets in your account. 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. **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 PROVIDING RECOMMENDATIONS AS MY INVESTMENT ADVISER? HOW ELSE DOES THE FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?

When we act as your investment adviser, we must act in your best interest and not put our interest ahead of you. 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 affect the recommendations we provide you. We charge an ongoing asset-based fee for our advisory services. The amount of money we earn increases when your assets increase. This creates an incentive for us to encourage you to add assets to your account or not withdraw assets. While we charge an advisory fee for our services, when we use a sub-adviser, that firm also charges a separate fee for managing your investments. Because you pay both our fee and the sub-adviser's fee, your total costs are higher when a sub-adviser is used. This creates a conflict because we may have an incentive to recommend sub-advisers or strategies that result in higher overall fees. If we pay the sub-adviser out of the fee you pay us, we may have an incentive to select sub-advisers with lower fees so that we retain a larger portion of the advisory fee. If the sub-adviser charges its own separate fee, we may have an incentive to recommend sub-advisers whose services result in higher total fees. Your financial professional could favor his/her larger clients when deciding whom to contact regarding investment decisions in times of a volatile or active market. Your financial professional is allowed to negotiate the fee they charge, which will result in different clients paying different fees for similar services. Your financial professional is compensated by charging a fee based on a percentage of the value of your account, rather than for each transaction you make. This could result in higher compensation to your financial professional than would be paid in a non-advisory account. For additional information, please see our ADV 2A, ADV 2B, and our website:

<https://www.mykfa.com/> **Ask your financial professional— How might your conflicts of interest affect me, and how will you address them?**

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Your financial professional receives a percentage of the asset-based fee as described above, which means your financial professional will receive a greater percentage of the asset-based fee as the revenue generated by your financial professional increases. As some Advisors engage in financial planning, they may receive compensation from those clients (who may or not have advisory accounts with the firm).

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. Please visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals. Specific information on our firm and financial professionals can be found at <https://adviserinfo.sec.gov/>. **Ask your financial professional— As a financial professional, do you have any disciplinary history? For what type of conduct?**

ADDITIONAL INFORMATION

For additional information about our services, you can access our web site <https://www.mykfa.com/>. To request a copy of the relationship summary, you may call 404-260-0710. **When considering our services, ask your financial professional: Who is my primary contact person? Is she or he 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?**

Summary of Material Changes as of March 30, 2026

- The Client Relationship Summary was updated to provide more details regarding the Firm's use of sub-advisors.