

Introduction

Our firm, D.R. Saur Financial, Inc., is an investment adviser registered with the Securities and Exchange Commission. 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. One purpose of this document is to help you understand how the fees on advisory and brokerage services differ.

What investment services and advice can you provide me?

We are a registered investment adviser that offers investment advisory services to clients. Our advisory services include Investment Management, Financial Planning, and Consulting. If you open an advisory account with our firm, we will meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we will recommend a portfolio of investments that we monitor at least quarterly, and if necessary, rebalance to meet your changing needs, stated goals, and objectives. We will offer you advice on a regular basis and, at least annually, offer to discuss your portfolio with you.

We manage accounts on a discretionary basis. After you sign an agreement with our firm, we are 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. While our firm does have a minimum investment amount of \$250,000 per household, we do not impose a minimum investment amount per account.

We also offer Financial Planning and Consulting as a separate service for a flat or hourly fee. Financial management and investment monitoring are not part of this service.

Additional information about our advisory services is in Item 4 of our Firm Brochure.

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?

If engaging us for Investment Management, you will be charged an ongoing quarterly fee based on the value of the investments in your account. Our Investment Management fee schedule is layered and ranges from 1.00% to 0.85% depending on the value of the investments 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 and grow the assets in your advisory account. Our fees are generally not negotiable. The amount you pay will depend on the amount of assets in your account. Our firm's fees will be automatically deducted from your advisory account.

If engaging us for Financial Planning and Consulting, we would agree with you in writing on any fees charged prior to beginning work. These fees would be collected on or about the time we start work on your plan. For this service, our maximum flat fee is \$50,000 and our maximum hourly rate is \$400.

The broker-dealer that holds your assets may charge you a transaction fee when we buy or sell an investment for you. The broker-dealer's transaction fees are in addition to our firm's fees for our Investment Management service.

You may also pay charges imposed by the broker-dealer holding your accounts for certain investments and maintenance of your accounts. Some investments, such as mutual funds, index

funds, and exchange traded funds have internal expenses that will reduce the performance of your investments compared to owning the same stocks and bonds directly rather than using these funds.

In certain cases, we may select third party money managers and/or separate account managers who will assist us with managing your account. If selected, they will charge you a fee, which will be described to you in their Form ADV.

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. 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.*

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 a fiduciary duty to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money may create some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.

Our advisors have fiduciary duty as investment advisor representatives to act in your best interest, with that said, our firm’s financial professionals include licensed insurance agents of the Advisor’s other business as an Insurance Agency, who sell insurance products for which our firm receives a commission. These products pay either an upfront or trailer commission and, therefore, could provide an incentive to recommend insurance products to you in order to receive compensation differently.

Additional information about our conflicts of interest is in Item 10 of our Firm Brochure.

Questions to Ask Us: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our financial professionals are salaried employees and, just like all other employees, their compensation is based on the jobs they perform. They are not directly compensated for the products and services that they sell to you.

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

Yes, one of our financial professionals has past legal history. Information regarding this can be found at www.investor.gov/CRS.

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 #114446. You may also contact our firm at (214) 559-3944 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?