

Fairchild Financial Advisors, Inc.

Relationship Summary

Fairchild Financial Advisors, Inc. (referred to as “we” or “us”) is registered with the U.S. Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it’s important for you to understand the differences. Learn more information about the differences in these short [informational videos](#). If viewing a paper version of this form, please visit [Investor.gov/CRS](https://investor.gov/CRS) for links to these videos.

This relationship summary will explain the various services we offer, how we charge for those services, and conflicts of interest that exist when we provide our services. To help you research firms and financial professionals, you can access free and simple tools at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment adviser, and investing.

What investment services and advice can you provide me?

The investment advisory services we offer include portfolio management within a wrap fee program or non-wrap fee program. When managing your portfolio, we generally provide advice on stocks, bonds, ETFs and mutual funds. Your custodian may limit the types of investments available to you, although this is unlikely.

When managing your portfolio, you’ll grant us discretion to buy and sell investments in your account without asking for your approval of the transaction in advance. You may limit our discretion, such as imposing reasonable restrictions on investing in certain securities or industry sectors.

▶ 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 these qualifications mean?**

More information about our advisory services can be found in our [Firm Brochure](#). If viewing a paper version of this form, please visit <https://adviserinfo.sec.gov/firm/summary/165434> for a link to this document.

What fees will I pay?

For investment management, we require a minimum account size of \$25,000 and charge an ongoing quarterly fee, which is a percentage of your account. You pay this fee even if you don’t buy or sell investments. The more assets you have in your account, the more you’ll pay us in dollars. This creates an incentive for us to encourage you to increase your account size, including by transferring or rolling over assets from other accounts.

Other Fees and Costs

Depending on the type of account and/or type of investment purchased, you may pay a transaction fee when we buy and sell an investment for you and you may also pay fees to the custodian that will hold your assets. In addition to the quarterly fee, you may also incur charges for management and operating expenses of mutual funds and ETFs, wire transfer fees, and interest charges on margin loans or securities backed lines of credit. We do not receive any portion of these fees. If you have a wrap fee account, the fee also covers all transaction costs, and therefore is higher than a typical asset-based advisory fee. If you expect to trade infrequently or to pursue a “buy and hold” strategy, you may want to consider a brokerage relationship rather than an advisory relationship.

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<p>Additional Information</p> <p>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.</p>	<p>▶ QUESTION TO ASK US:</p> <ul style="list-style-type: none"> • 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? <p>More information about our advisory services can be found in our Firm Brochure. If viewing a paper version of this form, please visit https://adviserinfo.sec.gov/firm/summary/165434 for a link to this document.</p>
<p>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?</p>	
<p><i>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 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 are some examples to help you understand what this means: ▶The more assets in your account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account; ▶If we recommend that you roll over your retirement plan assets into an account to be managed by us, we will earn an advisory fee on the rolled over assets.</i></p>	<p>▶ QUESTION TO ASK US:</p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how will you address them? <p>More information about our advisory services can be found in our Firm Brochure. If viewing a paper version of this form, please visit https://adviserinfo.sec.gov/firm/summary/165434 for a link to this document.</p>
<p>How do your financial professionals make money?</p>	
<p>Some of our Professionals receive a salary that is not based on your account size, fees you pay or new business generation. As an independent firm, our firm’s Principal’s income is directly correlated to the firm’s net income. We are legally required to act in your best interest and do not put our interests ahead of your own.</p>	
<p>Do you or your financial professionals have legal or disciplinary history?</p>	
<p>Yes, one of our Professionals does. You can access the legal and disciplinary histories of our Professionals using a free and simple search tool at Investor.gov/CRS.</p>	<p>▶ QUESTION TO ASK US:</p> <ul style="list-style-type: none"> • As a financial professional, do you have any disciplinary history? For what type of conduct?
<p>Additional Information</p>	
<p>Additional information about our firm is also available on the SEC’s website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number (our firm’s CRD number is 165434), and at http://www.fairchildfinancial.com/ and by calling (916) 351-9900. Free and simple tools are available to research firms and financial professionals at https://www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>	<p>▶ QUESTION TO ASK US:</p> <ul style="list-style-type: none"> • 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?