



July 2025

Financial Trust Asset Management, Chartered
FORM CRS - Client Relationship Summary

Financial Trust Asset Management, Chartered aka "Financial Trust" dba Hueston Financial Services ("TFG") is registered with the Securities and Exchange Commission as an SEC investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, 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. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: **Financial Planning Services, Portfolio Management Services, and Pension Consulting Services**. Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 8 by clicking this hyperlink [Investment Adviser Firm Summary](#).

Account Monitoring: We will monitor your accounts on an ongoing basis and will conduct account reviews at least quarterly.

Investment Authority: We manage investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account. For **non-discretionary** arrangements with our firm, **we will obtain your approval** prior to the execution of any transactions for your account(s).

Investment Offerings: Although our services are not limited to a specific type of investment or product, we generally invest clients' assets in equities, fixed income securities, exchange traded funds ("ETFs"), and mutual funds. Financial Trust's investment strategies include active strategies, enhanced indexes, proprietary indexes, and tactical strategies.

Account Minimums and Requirements: In general, we require a minimum of \$1,000,000 to open and maintain an advisory account. At our discretion, we may waive this minimum account size.

Key Questions to Ask Your Financial Professional

- Given my financial situation, should I choose an investment advisory service? Why or WhyNot?
- 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?

What fees will I pay?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Form ADV Part 2A, Items 5 and 6 by clicking this hyperlink [Investment Adviser Firm Summary](#).

- **Asset Based Fees** - Payable monthly in arrears. Our annual fee schedule is tiered, with a maximum rate of 1.25% per year on the first \$2,000,000 of assets and with negotiable rates for assets over \$5,000,000. Since the fees we receive are asset-based (i.e., based on the value of your account), we have an incentive to increase your account value which creates a conflict of interest.
- **Additional fees and costs** which our clients may pay include:
 - Custodian and/or administrative fees;
 - Fees related to mutual funds and exchange-traded funds;
 - Transaction charges when purchasing or selling securities; and
 - Other product-level fees associated with your investments.

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.

Key Questions to 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 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 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, such a recommendation creates a conflict of interest since we will earn an advisory fee on the rolled over assets.
- Financial Trust has an affiliated insurance company, FT Insurance Services, LLC. Some persons providing investment advice on behalf of Financial Trust are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products, including insurance products they sell to you. Insurance commissions earned by these persons are separate and in addition to our advisory fees. This practice presents a conflict of interest because persons providing investment advice on behalf of Financial Trust who are insurance agents have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs.
- Financial Trust may also recommend selected CPA firms for tax services. Tax services are separate and distinct from our advisory services and are provided for separate and typical compensation. Referral arrangements with an affiliated entity present a conflict of interest to us because we may have a direct or indirect financial incentive to recommend an affiliated firm's services. While we believe that compensation charged by an affiliated firm is competitive, such compensation may be higher than fees charged by other firms providing the same or similar services. You are under no obligation to use the services of any firm we recommend, whether affiliated or otherwise, and may obtain comparable services and/or lower fees through other firms.

More detailed information about our fees and other costs associated with investing, along with applicable conflicts can be found in Items 5, 10, and 14 of our Form ADV Part 2A disclosure brochure. Refer to our Form ADV Part 2A by clicking this hyperlink [Investment Adviser Firm Summary](#) to help you understand what conflicts exist.

Key Questions to 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?

As an independent firm, our firm's partners receive income directly correlated to the firm's net income. We receive no cash or non-cash compensation from the sale of investment products, as we are not a broker-dealer. Additional information about compensation arrangements for our financial professionals and related conflicts of interest are outlined in each professional's Form ADV Part 2B, which can be obtained by contacting us at 561-391-8188.

Key Questions to Ask Your Financial Professional

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

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

Yes. Please go to www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals. You can search this site by a unique identifying number, known as a CRD number (our firm's CRD number is 108998), and at www.financialtrust.net/ and www.houstonfinancialservices.com.

You can find additional information about your investment advisory services and request a copy of the relationship summary at 561-391-8188 or by clicking this hyperlink [Investment Adviser Firm Summary](#).

Key Questions to Ask Your Financial Professional

- 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?