

**QFC Advisory, LLC**  
**Client Relationship Summary**  
**April 22, 2026**

QFC Advisory, LLC (“QFC,” “We,” or “Us”) is registered with the United States Securities and Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for retail investors to understand the difference. 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 relationship summary provides information that helps you make an informed decision about whether to invest with us.

***What investment services and advice can you provide me?***

QFC offers both discretionary and non-discretionary investment advisory services to retail investors (“you”), trusts, estates, non-profit and charitable organizations, and small businesses. QFC provides Portfolio Management and Financial Planning to retail investors. Under our Portfolio Management service, we provide investment advice that is tailored to meet your needs and investment objectives. To provide tailored investment advice, QFC will meet with you to determine your investment objectives, risk tolerance, time horizon and other relevant information at the beginning of our advisory relationship. QFC will use the information you provide us to develop our investment advice. You will have the option to place reasonable restrictions on investments in certain securities or sectors by providing QFC with written notice. Under our Financial Planning service, clients engage with QFC for a comprehensive financial analysis of your current financial condition. Based on this analysis, QFC assists you in identifying and developing a plan to meet your financial needs and goals. Financial plans are based on the client’s financial situation at the time we present the plan and/or financial planning advice, and on the financial information provided to us.

QFC will monitor accounts and conduct account reviews no less than annually. Additional reviews may be conducted based on various circumstances, including, but not limited to: contributions and withdrawals, year-end tax planning, market moving events, security specific events, and/or changes in your risk/return objectives. Although QFC reserves the right to make exceptions, QFC normally requires an initial account value of a minimum of \$150,000; \$25,000 for mutual fund only portfolios.

**FOR ADDITIONAL INFORMATION ABOUT OUR ADVISORY BUSINESS AND THE TYPES OF CLIENTS WE SERVICE PLEASE SEE THE FIRM’S ADV PART 2A DISCLOSURE BROCHURE (ITEMS 4 AND 7) THAT MAY BE OBTAINED AT [ADVISERINFO.SEC.GOV](https://adviserinfo.sec.gov) OR BY CALLING 865-984-3550.**

**Conversation Starter:**

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?

***What fees will I Pay?***

QFC offers Portfolio Management services for an annual fee based on the amount of assets under QFC’s management which is billed and payable in advance on a quarterly basis. Retail investors should be aware that the more assets there are in a retail investor’s advisory account, the more a retail investor will pay in fees. Thus, we have an incentive to encourage you to increase the assets in your account. In addition to the advisory fees paid to QFC, you will also incur certain charges imposed by other third parties, such as broker-dealers, custodians, trust companies, banks, and other financial institutions. 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. We may also charge an hourly or fixed fee for additional services such as financial planning and consulting that are of a limited duration or nature.

FOR ADDITIONAL INFORMATION ABOUT YOUR ADVISORY FEES AND COSTS PLEASE SEE THE FIRM'S ADV PART 2A DISCLOSURE BROCHURE (ITEM 5) THAT MAY BE OBTAINED AT [ADVISORINFO.SEC.GOV](http://ADVISORINFO.SEC.GOV) OR BY CALLING 865-984-3550.

**Conversation Starter:**

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:

QFC charges asset-based fees. The more assets in your account, the more you will pay us in fees. Thus, we have an incentive to encourage you to increase the assets in your account. Our financial professionals are also registered representatives with a broker-dealer, licensed independent insurance agents, and/or affiliated with our tax preparation affiliate entity where they receive compensation in connection with the purchase and sale of securities, insurance or other services. Compensation earned in these capacities is separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend investment products to generate commissions.

FOR ADDITIONAL INFORMATION ABOUT OUR CONFLICTS OF INTEREST PLEASE SEE THE FIRM'S ADV PART 2A DISCLOSURE BROCHURE THAT MAY BE OBTAINED AT [ADVISERINFO.SEC.GOV](http://ADVISERINFO.SEC.GOV) OR BY CALLING 865-984-3550.

**Conversation Starter:**

How might your conflicts of interest affect me, and how will you address them?

***How do your financial professionals make money?***

As the owner, Mr. Horn is paid from revenue based on the performance of the company. Our other financial professionals are paid a percentage of revenue received based on assets under management and hourly or fixed fees.

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

Yes. You can go to [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research QFC and our financial professionals.

**Conversation Starter:**

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

***Additional Information***

FOR ADDITIONAL INFORMATION ABOUT OUR SERVICES CAN BE FOUND IN OUR FORM ADV PART 2A DISCLOSURE BROCHURE AT [ADVISERINFO.SEC.GOV](http://ADVISERINFO.SEC.GOV). TO DOWNLOAD A CURRENT COPY OF THIS RELATIONSHIP SUMMARY OR OUR ADV 2A DISCLOSURE BROCHURE, PLEASE VISIT [ADVISERINFO.SEC.GOV](http://ADVISERINFO.SEC.GOV) OR CONTACT US AT 865-984-3550.

**Conversation Starter**

Who is my primary contact person?  
Is he or she a representative of an investment adviser?  
Who can I talk to if I have concerns about how this person is treating me?