

**Adaptive Financial Consulting, LLC (AFCLLC)  
Form CRS Customer Relationship Summary, March 18, 2024**

<p><b>Firm Introduction</b></p>	<p>Adaptive Financial Consulting, LLC is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit <a href="http://www.investor.gov/CRS">www.investor.gov/CRS</a> for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.</p>
<p><b>What investment services and advice can you provide me?</b></p>	<p>Our firm primarily offers the following investment advisory services to retail clients: portfolio management, financial planning. As part of our standard services, we typically monitor client accounts on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. We will contact you at least annually to discuss your portfolio. We provide a variety of investment options ranging from mutual funds, ETFs, Bonds, Equities and other publicly traded securities. We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio. We do not have account minimums.</p> <p>You can choose an account that allows us to buy and sell investments in your account without asking you in advance (a "<b>discretionary account</b>") or we may give you advice and you decide what investments to buy and sell (a "<b>non-discretionary account</b>").</p> <p><b>For additional information</b>, please see the Adaptive Financial ADV 2A brochure (Items 4 and 7 of Part 2A or Items 4.A. and 5 of Part 2A Appendix 1).</p> <p>Ask your financial professional:</p> <ul style="list-style-type: none"> <li>• <b>Given my financial situation, should I choose an investment advisory service? Why or why not?</b></li> <li>• <b>How will you choose investments to recommend to me?</b></li> <li>• <b>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</b></li> </ul>
<p><b>What fees will I pay?</b></p>	<p>Our fees vary and are negotiable. We charge an asset-based fee or a flat dollar fee. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. The maximum annual asset-based fee you pay us should not exceed 1% of the assets we manage for you. The negotiated fixed rate for creating client financial plans is between \$1,000 and \$100,000. AFCLLC may require that the client pay the financial planning in advance. Pre-paid financial planning fees are refunded by check if the plan is not completed within six months, subject to re-negotiation or before termination is requested. Fees are billed quarterly in advance or arrears depending on the type of arrangement you have with your financial professional.</p> <p>The asset-based fee reduces the value of your account and will be deducted from your account. The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. You pay our fee quarterly even if you do not buy or sell.</p> <p>The amount you pay to our firm and your financial professional generally does not vary based on the type of investments we select on your behalf. We require written authorization from you in order to deduct advisory fees from your account held by your custodian. The custodian pays from your account when we submit written notice of the amount of the fee to be deducted. If there is insufficient cash in your account, securities may be sold. You will pay a transaction fee when we buy and sell an investment for you. In addition, some investments (such as mutual funds) impose additional fees that will reduce the value of your investment over time.</p> <p><b>You will pay fees and cost whether you make or lose money on your investments. Fees and cost will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and cost you are paying.</b></p> <p><b>For additional information</b>, please see Form ADV, Part 2A brochure (Items 4, 5 and 7 of Part 2A) and other applicable documents.</p>

	<p>Ask your financial professional:</p> <p><b>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?</b></p>
<p><b>What are your legal obligations to me when acting as my investment adviser?</b></p> <p><b>How else does your firm make money and what conflicts of interest do you have?</b></p>	<p>We are held to a fiduciary standard that covers our entire investment advisory relationship with you. For example, we are required to monitor your portfolio, investment strategy, and investments on an ongoing basis.</p> <p><b>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 affect the recommendations, we provide you. Here are some examples to help you understand what this means.</b></p> <p>The principal business of Adaptive Financial Consulting is that of a Registered Investment Adviser and provider of financial planning services. Some of the principals and associated persons of the firm may be licensed as insurance agents. When acting in the capacity of an insurance agent, the Adviser and associated persons may receive the usual and customary commissions or fees associated with the products you purchase. We make extra money by advising you to purchase insurance products which pay us a separate commission fee. Receiving commissions on insurance products may cause a conflict of interest. Therefore, you are free to select any insurance company you desire.</p> <p>Ask your financial professional:  <b>How might your conflicts of interest affect me, and how will you address them? For additional information, please see Form ADV, Part 2A brochure and other applicable documents.</b></p>
<p><b>How do your financial professionals make money?</b></p>	<p>Our financial professionals receive a percentage of the asset-based fee or flat dollar fee we bill to you or your accounts as cash compensation. This compensation may vary based on different factors such as market value of your accounts, market volatility and performance. Our financial professionals also have the ability to receive commissions from clients and therefore have an incentive to recommend products that provide them or us additional compensation over those that do not. The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees.</p>
<p><b>Do your financial professionals have legal or disciplinary history?</b></p>	<p><b>No.</b> We do not have any legal, financial or other "disciplinary" items to report to you. We are obligated to disclose any disciplinary event that would be material to you when evaluating our Firm and its associated persons.</p> <p>Visit <a href="http://Investor.gov/CRS">Investor.gov/CRS</a> for a free and simple search tool to research us and our financial professionals.</p> <p>Ask your financial professional:  <b>As a financial professional, do you have any disciplinary history? For what type of conduct?</b></p>
<p><b>Additional Information</b></p>	<p><b>For additional information about our services,</b> please see Form ADV, Part 2A brochure and other applicable documents. If you would like additional, up-to-date information or a copy of this disclosure, please call 440-359-3468 or email us at Jeremy Thompson <a href="mailto:jthompson@adaptivefc.com">jthompson@adaptivefc.com</a></p> <p>Ask your financial professional:  <b>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?</b></p>