



ADV FORM CRS CLIENT RELATIONSHIP SUMMARY MARCH 31, 2021

Amara Financial, LLC (“Amara,” “Firm,” “we,” “our,” or “us”) is a California-based investment advisory firm founded in 2020 that provides investment advisory and financial planning services. We are organized as a Delaware limited liability company and owned by our sole member, Mr. Abraham Martinez. It is important that you understand the differences between fees charged for brokerage services and fees charged for investment advisory services. There are free and simple tools that provide educational materials about broker-dealers, investment advisers, and investing in general. These tools are available at www.investor.gov/CRS.

What investment services and advice can you provide me?

We provide discretionary investment advisory and management services on a continuous basis to individuals, high net worth individuals, corporations, and pension and profit-sharing plans. We generally do not require a minimum initial investment to open an account. **For retail clients**, we provide investment advisory services that include portfolio management and financial planning. We customize services based on our clients’ unique financial situation, individual needs, investment objectives, and preferences. We monitor client accounts and provide detailed periodic reviews on an ongoing basis and typically, not less than annually. Accounts are reviewed, for performance, consistency with investment strategy and client objectives. Reviews are performed by the investment adviser performing services for the respective client. Event-driven reviews may occur because of changes in a client’s personal, tax, or financial status, or when changing market conditions warrant a review. Please notify us of any changes in your financial situation that might affect your investment needs, objectives, or time horizon.

Ask one of our financial professionals the following questions:

Ask one of our financial professionals the following questions: 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?

For further information, please refer to our Form ADV Part 2A Disclosure Brochure,” and please read Items 4, 7, and 8 and 16. Contact us at (415) 319-1071 to request a copy or go to <https://adviserinfo.sec.gov/>.

What fees will I pay?

We charge different types of fees, including fees based on a percentage of assets under management and fixed fees. Our fees for financial planning and investment management services will be set forth in our written agreement with you. For Financial Planning and Consulting services, we generally charge a fixed fee. Clients can terminate the Agreement, without penalty, at any time upon written notice. At the time of termination, any prepaid fees will be prorated based on the amount of work we have as of the date the notice of termination is received, and any unearned fees will be returned to the Client. For Asset Management, Portfolio Monitoring, and Retirement Plan Consulting services, we charge a fee based upon a percentage of assets under management as of the close of business on the last business day of the preceding calendar month. The maximum annual investment management fees charged will not exceed 1.50%. Our portfolio management fees are calculated and assessed monthly, in advance. Advisory fees are negotiable and arrangements with any client can differ from those described above. We can amend our standard fee schedule at any time by giving thirty (30) days advanced written notice to our clients. For Advisory clients, fees described above do not include certain charges imposed by third parties such as custodial fees, charges imposed directly by a mutual fund or ETF in the account – which shall be disclosed in the fund’s prospectus (e.g., fund management fees and other fund expenses) – transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. We ask you to understand that such charges, fees, and commissions incurred will be paid out of the assets in your account and are exclusive of and **in addition to the fees we charge**. Therefore, the Agreement for separately managed accounts executed by clients specifies that your payment of our management fees will be made by the qualified custodian directly from

your custodial account. The qualified custodian shall deliver an account statement to you at least quarterly, showing all disbursements, including our advisory fees deducted from the account. We encourage you to review all account statements for accuracy. **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.

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. Contact us at (415) 319-1071 to request a copy or go to <https://adviserinfo.sec.gov/>.

Ask one of our financial professionals the following questions:

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 a fiduciary duty to you. We endeavor at all times to put the interests of our clients first; recommendations will only be made to the extent that they are reasonably believed to be in the best interests of the client. 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 is an example to help you understand what this means. Because we charge an asset-based fee for portfolio management services, the more assets that are in your advisory account, the more you will pay in fees. This presents a conflict of interest because the firm has an incentive to encourage you to increase the assets in your account. With regard to Financial Planning and Consulting services, Clients should understand that a conflict of interest exists because we have an incentive to recommend our investment management services as we will receive additional compensation for such services. Advice and recommendations can also be given on non-securities matters and any implementation of our recommendations is entirely at your discretion. You are free at all times to accept or reject any or all recommendations we make, and you retain the authority and discretion on whether or not to

implement any recommendations.

Ask one of our financial professionals the following questions:

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

More detailed information about our conflicts of interest can be found in Items 10-12, 14 and 15 of our Form ADV Part 2A disclosure brochure. Contact us at (415) 319-1071 to request a copy or go to <https://adviserinfo.sec.gov/>.

How do your financial professionals make money?

Our sole member, Mr. Martinez, collects a salary and participates in the profits and losses of the Firm, in addition to one additional financial professional. More detailed information about the way financial professionals make money may be obtained by contacting us at (415) 319-1071 and/or by referring to Form ADV, Part 2A Items 4, 10 and 12.

Ask one of our financial professionals the following questions:

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

More detailed information about the manner in which financial professionals make money may be obtained by contacting us at (415) 319-1071 and/or by referring to Form ADV, Part 2A Items 4, 10 and 12. Contact us at (415) 319-1071 to request a copy or go to <https://adviserinfo.sec.gov/>.

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

No. Please go to www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Ask one of our financial professionals the following questions:

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

Additional Information

You may obtain additional information and/or request a copy of this Form CRS by going to [to https://adviserinfo.sec.gov/](https://adviserinfo.sec.gov/), our website www.amarafinancial.com, or by calling us at (415) 319-1071.