FORM CRS – CUSTOMER RELATIONSHIP SUMMARY

March 31, 2026

Item 1: Introduction

IF Advisors, LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment adviser, and investing.

Item 2: Relationships and Services

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, including

Wealth Management

This service includes defining and understanding personal and financial goals, objectives and priorities including the needs for income and growth of financial assets. Activities that are part of this process may include: review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans that have recommendations; a review of insurance policies and recommendations for changes; estate planning review and recommendations; and education planning with funding recommendations. This service includes asset management. We will monitor your accounts held with our preferred custodian on a discretionary basis (we can buy and sell investments in your account without asking you in advance) based on your individual needs and circumstances identified in the planning process.

Financial Planning

This service includes defining and understanding personal and financial goals, objectives and priorities including the needs for income and growth of financial assets. Activities that are part of this process may include: review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans that have recommendations; a review of insurance policies and recommendations for changes; estate planning review and recommendations; and education planning with funding recommendations. This service does not include asset management.

Investment Offerings

We can advise on any investment asset, our investment recommendations are primarily related to investments in mutual funds, exchange traded funds and individual debt and/or equities. As a condition for starting and maintaining a relationship, we generally impose a minimum portfolio size of $250,000 which we may waive at our discretion.

Additional information

Please see our Form ADV Part 2A (with special emphasis on items 4, 7 and 16).

Conversation Starters

- **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?**

Item 3: Fees, Costs, Conflicts, and Standards of Conduct

What fees will I pay?

We charge a fixed fee and an asset based fee for our services depending on your needs. The table below summarizes how our clients pay for our services.

Wealth Management
Option 1: $7,500/year retainer + 0.50% of AUM

Financial Planning
Option 1: $550 per hour

Fees are charged quarterly in arrears and may be negotiated on a case by case basis based upon factors determined by IFA to be material, including but not limited to account size and servicing requirements.

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Generally, the more assets you have in your account, the more you will pay in total fees. We may therefore have an incentive to increase the assets in your account.

Some investments, such as mutual funds, impose additional fees that will reduce the value of your investments over time. Those fees may include mutual fund expenses and surrender charges. You may also pay other fees to the custodian of your assets. These include, but may not be limited to, ticket charges on transactions, fees for wire transfers, stop payments, IRA maintenance, duplicate check or statement copies, overnight deliveries, returned checks, and asset transfers.

Additional Information. 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. For more information regarding fees and costs, please see ADV Part 2A Item 5.

Conversation Starter

- **Help me understand how these fees and costs might affect my investments.**
- **If I give you $100,000 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 must 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.

Conversation Starter

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

How do your financial professionals make money?

We are compensated based on salary with bonus incentives. The bonuses are calculated based on various factors – they can be individual goal-based, or firm goal-based and can be tied to growth in client base, assets under management, and net new assets.

Item 4. Disciplinary History

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

No – Neither the Firm nor any of our financial professionals have a disciplinary history. We invite you to visit Investor.gov/CRS for a free and simple search tool to research our Firm and financial professionals.

Conversation Starter

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

Item 5. Additional Information

Additional information about our services is available at www.inflectionfinancial.com and if you would like additional, up-to-date information or a copy of this disclosure, please call 210-200-8878.

Conversation Starter

- **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?**