

February 1, 2022

ITEM 1 INTRODUCTION

Physician Family Financial Advisors Inc. (“Physician Family”) is registered with the Securities and Exchange Commission as an Investment Adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. This document gives you a summary of our fees and services. To research investment firms and professionals and learn more about investing, visit www.investor.gov/CRS. This is a free service and simple to use to research firms and financial professionals.

ITEM 2 RELATIONSHIPS AND SERVICES

Questions to ask us: *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 investment services and advice can you provide me?

Physician Family offers three services. Financial Planning is advice about how to reach a financial goal or address a financial issue. Investment Guidance is advice about specific securities to buy, sell or hold in an account you maintain, monitor and manage yourself. Account Management is choosing and transacting securities, at our sole discretion without your prior approval, in any account over which we are authorized by you or for which you have granted full power and authority to carry out our decisions by giving instructions, on your behalf, to brokers and dealers and the custodian for your account, subject to your investment objective and risk tolerance.

There is no minimum investment. We generally recommend passively-managed or “index” mutual funds. Accounts we manage are monitored at least annually. You are solely responsible for monitoring accounts you manage. While you may make requests about the way we should manage your investment account, we reserve the right to deny any request we believe to be inappropriate for you. For details, see Items 4 and 7 of our [Investment Advisor Disclosure Brochure](#).

ITEM 3 FEES, COSTS, CONFLICTS AND STANDARD OF CONDUCT

Questions to ask us: *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? How might your conflicts of interest affect me, and how will you address them?*

What fees will I pay?

Physician Family charges a monthly fee which depends on the service package you choose. For current pricing, visit <https://www.physicianfamily.com>. **You may also bear other costs including**

but not limited to mutual fund expenses, third party money manager fees, transaction costs and taxes. Physician Family receives none of these.

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. Make sure you understand what fees and costs you are paying. For details, see Items 4, 5, 6 and 7 of our [Investment Advisor Disclosure Brochure](#).

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. For example, Physician Family charges a monthly fee for service. This creates an incentive for us to retain you as a client.

How do your financial professionals make money?

Physician Family is “fee only” so we only accept compensation from you in connection with the services we render to you. Our professionals receive a salary and may earn a firm-wide bonus based on client retention or firm profitability.

ITEM 4 DISCIPLINARY HISTORY

Questions to ask us: *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?

No, we have no disciplinary history. To research our firm and professionals, visit www.investor.gov/CRS.

ITEM 5 ADDITIONAL INFORMATION

Questions to ask us: *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?*

Physician Family is a fiduciary under applicable portions of the Employee Retirement Income Security Act, the Internal Revenue Code and other laws. We must give prudent investment advice by meeting a professional standard of care; give loyal advice by always putting your interest ahead of ours; avoid false or misleading statements about conflicts of interest, fees, and investments; follow policies and procedures designed to ensure that we give advice that is in your best interest; charge a level fee that is reasonable for our services; and disclose potential conflicts of interest.

For additional information about Physician Family, call (541) 463-0899, write to contact@physicianfamily.com or visit <https://physicianfamily.com>.