ALPHA FINANCIAL ADVISORS

Form CRS – Client Relationship Summary March 22, 2026

Introduction

Alpha Financial Advisors, LLC ("we", "our", or "us") is registered with the Securities and Exchange Commission (SEC) as an investment advisor. Investment advisory services and compensation structures differ from that of a registered broker-dealer, and **it is important that you understand the differences.**

Free and simple tools and videos are available to research firms and financial professionals at https://www.investor.gov/CRS. The site provides educational materials about broker-dealers, investment advisors, and investing.

What investment services and advice can you provide me?

We are a registered investment advisor that provides financial planning and discretionary investment management services to individuals, pension and profit sharing plans and trusts (our "retail investors").

When a retail investor engages us to provide investment management services we shall monitor, on a continuous basis, the investments in the accounts over which we have authority as part of our investment management service. Furthermore, as a discretionary investment advisor, we shall have the authority, without prior consultation with you (unless you impose restrictions on our discretionary authority), to buy, sell, trade and allocate the investments within your account(s) consistent with your investment objectives. Our authority over your account(s) shall continue until our engagement is terminated.

We offer financial planning services as part of our investment management fee. When we provide financial planning services, we rely upon the information provided by the client for our financial analysis and do not verify any such information while providing this service.

We do not limit the scope of our investment advisor services to proprietary products or a limited group or type of investment.

Additional Information: For more detailed information about our Advisory Business and the Types of Clients we generally service, please See Items 4 and 7, respectively in our ADV Part 2A.

Key Questions to Ask Your Financial Professional

- 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? Help me understand 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?

When engaged to provide investment management and financial planning services, we shall charge a fee calculated as a percentage of your assets under our management (our "AUM Fee"). Our AUM Fee is determined quarterly, based upon our fee schedule and billed in arrears. Our AUM Fee does not exceed 1.00% annually, however we generally charge a minimum annual fee of $7,500 for client relationships whose aggregate account balances is below $750,000.

We typically deduct our AUM Fee from one or more of your accounts, in arrears, four times per year. Because our AUM Fee is calculated as a percentage of your assets under management, the more assets you have in your advisory account, the more you will pay us for our investment management services. Therefore, we have an incentive to encourage you to increase the assets maintained in accounts we manage.

Other Fees and Costs: Your investment assets will be held with a qualified custodian. Custodians generally charge brokerage commissions and/or transaction fees for effecting certain securities transactions. In addition, relative to all mutual fund and exchange traded fund purchases, certain charges will be imposed at the fund level (e.g. management fees and other fund expenses).

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 the fees and costs you are paying.

In addition to our AUM Fee, clients with a separately managed account may pay an additional management fee directly to the Independent Manager for that account.

Additional Information: For more detailed information about our fees and costs related to our management of your accounts, please See Item 5 in our ADV Part 2A.

A copy of our ADV Part 2A is available at:
https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=1023131

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 advisor, we must act in your best interest and not put our interests ahead of your interests. 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, we may recommend rolling over your retirement account to an IRA which would have the effect of increasing our AUM fee. We also may recommend a particular custodian to custody your assets, and we may receive resources as a benefit such as continuing education opportunities from that same custodian. We may also receive indirect benefits from fund managers such as study group opportunities with other advisors and free continuing education offerings.

Additional Information: For more detail on our potential conflicts of interest, please see Item 14 of our Form ADV Part 2A

Key Question to Ask Your Financial Professional

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

How do your financial professionals make money?

Our financial professionals are salaried employees compensated based on role, experience and responsibilities. Annual performance bonuses can be earned, but they are not based on individual employee production or the amount of assets they manage. You should discuss your financial professional's compensation directly with your financial professional.

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

No. We encourage you to visit www.Investor.gov/CRS to research our firm and our financial professionals.

Key Question to Ask Your Financial Professional

- As a financial professional, do you have any disciplinary history? If so, for what type of conduct?

Additional Information

Additional information about our firm is available on the SEC's website at www.adviserinfo.sec.gov. You may contact our Chief Compliance Officer at any time to request a current copy of our ADV Part 2A or our *relationship summary*. Our Chief Compliance Officer may be reached by phone: 704-823-6093.

Key Question to Ask Your Financial Professional

- 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?

A copy of our ADV Part 2A is available at:
https://www.alphafa.com/advbrochure