Powerhouse Financial Advisors, Inc. · **CLIENT RELATIONSHIP SUMMARY**
SEC-Registered Investment Adviser · CRD No. 338952 · August 18, 2026
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Introduction. Powerhouse Financial Advisors, Inc. is registered with the U.S. 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 the 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 advisers, and investing.

What investment services and advice can you provide me?

Description of Services. We offer four advisory services to retail investors:

- Discretionary Portfolio Management: We manage investment portfolios using stocks, bonds, mutual funds, and ETFs.
- SEI Sub-Advised Program: Access to SEI-managed model portfolios. SEI manages investments day-to-day; we assist with strategy selection and monitor suitability.
- Financial Planning: Goal, retirement, tax, and cash-flow planning, as a standalone engagement or alongside portfolio management.
- Retirement Plan Consulting: Consulting for 401(k) and Cash Balance plans. We manage self-directed brokerage accounts (SDBA/PCRA) inside those plans, and we may refer participants to Howard Capital Management.

Monitoring. We monitor your accounts on an ongoing basis and conduct a formal annual review of performance, asset allocation, and suitability. Monitoring is part of our standard advisory services.

Investment Authority. For discretionary accounts, you give us written authority in our advisory agreement to buy and sell investments without asking you first. That authority lasts until the agreement is terminated, and you may place reasonable written restrictions on your account.

Limited Investment Offerings. We do not offer proprietary products and are not limited to a particular menu of investments. We do not advise on options or investments that cannot be readily sold. In the SEI Sub-Advised Program, our advice is limited to SEI model portfolios.

Account Minimums. None. We do not require a minimum account size or investment to open or maintain a relationship.

For additional information about our services, see Items 4 and 7 of our Form ADV Part 2A brochure at adviserinfo.sec.gov/firm/summary/338952.

> **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 fees will I pay?

Asset-Based Fee. Our portfolio management fee is 1.00% per year on the first $1,000,000, 0.80% from $1,000,001 to $3,000,000, 0.60% from $3,000,001 to $5,000,000, and 0.40% above $5,000,000, charged on a blended basis and billed quarterly in arrears on the average daily balance of your account. The more assets in your account, the more we earn — we have an incentive to encourage you to increase your account balance.

Portfolio Platform Fee. If your account is held at Charles Schwab, we also charge a portfolio platform fee of 0.25% per year, deducted quarterly and shown as a separate line on your statement. This fee is retained by us as advisory compensation. It does not apply to the SEI Sub-Advised Program or Jackson National annuity contracts. On a Schwab account, your combined fee is 1.25% per year at the lowest tier, declining to 0.65% above $5,000,000.

Financial Planning Fees. Fixed fee of $1,500–$3,000 per engagement, or $350–$450 per hour, agreed in writing before work begins.

SEI Program. You pay our standard advisory fee (grid above) plus SEI's program fee of 0.25%–2.00% annually (varies by strategy). We also receive a revenue-sharing portion of the SEI program fee. The platform fee does not apply.

Jackson National VA Accounts. We bill our portfolio management fee by taking disbursements directly from your contract value; we earn no commission and charge no platform fee on these contracts. Disbursements reduce your contract's cash surrender value and death benefit and may reduce optional benefits.

Other Costs. You also pay custodial and account fees, and mutual fund, SMA and ETF internal expenses, and transaction costs.

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 detailed information about our fees and costs, see Item 5 of our Form ADV Part 2A brochure at adviserinfo.sec.gov/firm/summary/338952.

> **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?"*

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?

Standard of Conduct. *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. Here are some examples to help you understand what this means.

- Asset-based fee: We earn more as your account grows — incentive to grow your account and to discourage withdrawals.
- Platform fee at Schwab: We charge 0.25% on Schwab accounts that we do not charge elsewhere — incentive to recommend Schwab over another custodian.
- HCM referral fee: We receive 0.75% annually from Howard Capital Management for direct referrals — incentive to refer.
- HCM fund costs: HCM funds we select in self-directed brokerage accounts carry internal management fees of 0.95%–1.25% annually and cost more than some alternatives — incentive to select them.
- Jackson National VA fee: We earn our advisory fee from your annuity contract value — incentive to recommend you keep assets in those contracts.
- Insurance commissions: Our principal earns commissions on fixed and life insurance sales — incentive to recommend those products.
- Tax referral compensation: Our principal owns a tax referral business and earns referral fees when clients are referred to tax professionals through it.
- Custodian benefits: We receive technology and practice management benefits from Schwab, SEI, CB&T, and Aspire — incentive to recommend these custodians.

For more detailed information about our conflicts of interest, see Items 5, 10, 12, and 14 of our Form ADV Part 2A brochure at adviserinfo.sec.gov/firm/summary/338952.

> **Questions to ask us:**
> *"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 paid from the firm's advisory fee revenue, which is based on client assets we manage. They may also earn commissions as a licensed insurance agent on fixed and life insurance sales, and may receive tax-referral compensation. These create an incentive to recommend those products and services and to increase the assets we manage.

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

No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

> **Questions to ask us:**
> *"As a financial professional, do you have any disciplinary history? For what type of conduct?"*
> *"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?"*

Additional Information

More information about our services is in our Form ADV Part 2A Firm Brochure and Part 2B Brochure Supplement at adviserinfo.sec.gov (CRD No. 338952) and at www.powerhousefinancialadvisors.com. To request up-to-date information or a free copy of this relationship summary, contact us below.

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