

# Form CRS – Client Relationship Summary

## Sona Financial, LLC

Dated March 1, 2026

### INTRODUCTION

Sona Financial, LLC (“Sona,” “we,” “us”) is registered with the State of Minnesota as an investment adviser. Brokerage and investment advisory services and fees differ. Free and simple tools are available at [Investor.gov/CRS](https://Investor.gov/CRS) to help you research firms and financial professionals.

### RELATIONSHIPS AND SERVICES

#### ***What investment services and advice can you provide me?***

We provide investment advisory services to retail investors, including: discretionary portfolio management based on your goals, risk tolerance, time horizon, and constraints; ongoing financial planning included with AUM relationships; subscription-based planning/strategic oversight (non-discretionary); one-time planning engagements (e.g., retirement reviews); business-owner advisory/exit planning (consultative); and discretionary management of certain held-away retirement accounts via Pontera.

**Monitoring:** Managed portfolios are reviewed at least annually and upon material changes (e.g., retirement, large deposits or withdrawals). Subscription and one-time engagements do not include ongoing monitoring unless agreed in writing.

**Investment Authority:** For AUM and Pontera-managed accounts, you typically grant discretionary authority consistent with documented objectives. You may impose reasonable written restrictions and revoke discretion in writing at any time.

**Minimums:** New AUM relationships generally require \$750,000. A minimum annual household fee (typically \$9,000–\$30,000) may apply based on complexity and is disclosed before services begin.

#### ***Conversation Starters***

- › *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- › *How will you choose investments and how often will you review accounts?*
- › *What is my role in investment decisions?*

### FEES AND COSTS

You will pay fees whether you make or lose money. Fees and costs reduce returns over time.

**Asset-Based Fees (AUM):** Billed quarterly in advance on prior quarter-end values (tiered, blended): first \$1,000,000 – 0.95%; next \$2,000,000 – 0.80%; above \$3,000,000 – negotiated. *Example: \$1,000,000 at 0.95% = \$9,500 annually (\$2,375 quarterly if billed in advance).*

**Other Advisory Fees:** Subscription planning (non-discretionary) typically \$9,000–\$30,000 annually; one-time planning typically \$2,500–\$30,000; business-owner advisory initial assessment ~\$6,000 with projects typically \$15,000–\$30,000 and retainers by scope; strategic oversight (held-away, non-discretionary) typically \$10,000–\$30,000 annually and may be offset or waived if AUM fees meet or exceed the agreed amount.

**Billing and Custody:** Fees are deducted from designated account(s). We do not use standing letters of authorization (SLOAs). Certain held-away account fees (e.g., Pontera-managed accounts) may be billed by the plan custodian.

**Other Costs:** Fund/ETF expense ratios, custodian/platform fees, and transaction charges may apply. We do not receive these fees. We do not offer wrap fee programs or performance-based fees.

**Incentives:** Asset-based fees create an incentive to increase managed assets. We address this through our fiduciary duty, disclosures, and client-first recommendations, including recommending debt reduction or assets held outside Sona when appropriate.

#### ***Conversation Starters***

- › *Help me understand how these fees affect my investments. If I invest \$1,000,000, how much goes to fees and how much is invested?*
- › *What other fees should I expect?*

## CONFLICTS OF INTEREST AND STANDARDS OF CONDUCT

When acting as your investment adviser, we must act in your best interest and put your interests ahead of ours. Custodian platform benefits (e.g., technology or research tools) create an incentive to recommend those custodians; we address this through best-execution oversight, disclosures, and policies. Asset-based fees create an incentive to increase AUM; we recommend what we believe is best for you, even if it reduces AUM. We do not receive commissions, third-party compensation, or soft-dollar benefits, and we do not act as a broker-dealer.

### **Conversation Starters**

- › *How might your conflicts of interest affect me?*
- › *Do you receive benefits from custodians you recommend?*

## DISCIPLINARY HISTORY

Do you or your financial professionals have legal or disciplinary history? **No.** Visit [Investor.gov/CRS](https://www.investor.gov/crs) to research our firm and professionals.

### **Conversation Starters**

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

## ADDITIONAL INFORMATION

For more information about our services, fees, and conflicts, see Form ADV Part 2A at [www.SonaWealthAdvisors.com/ADV](https://www.SonaWealthAdvisors.com/ADV). The most current version of this Form CRS is available at [www.SonaWealthAdvisors.com/FormCRS](https://www.SonaWealthAdvisors.com/FormCRS). To request up-to-date information or a copy: **952-412-6002** | [mark@SonaWealthAdvisors.com](mailto:mark@SonaWealthAdvisors.com).

### **Conversation Starters**

- › *Who is my primary contact person? Is he or she a supervised person?*
- › *Who can I talk to if I have concerns?*