

**bLong Financial, LLC**  
**Form CRS Relationship Summary 01/01/2022**

**Introduction**

bLong Financial, LLC is registered with the U.S. Securities and Exchange Commission (SEC) as an investment adviser. Fees for brokerage and investment advisory services differ among broker-dealers and investment advisers and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

We offer investment advisory services to retail investors. Our services offered include investment asset management and financial planning services. We will provide ongoing advice on a regular basis through our asset management services. We will discuss your investment goals, design an investment strategy for you, and regularly monitor your account. You can choose an account that allows us to buy and sell investments in your account without asking you in advance (discretionary services) or we may give you advice and you decide what investments to buy and sell (nondiscretionary services). Other services such as consulting or financial planning are targeted to a specific circumstance as detailed in your agreement with us, and generally do not include regular monitoring of your investments.

Our investment advice will cover a broad range of investments which may include stocks, bonds, mutual funds and exchange traded funds among others. Other firms may provide advice on a wider range of choices, some of which might have lower costs.

**For additional information**, please see our Form ADV, Part 2A brochure (Items 4 and 7).

**Conversation Starters.** 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?*"

**Summary of fees, costs, conflicts of interest, and standard of conduct**

<b>What fees will I pay?</b>	<p>Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. The maximum annual fee charged to your account(s) for asset management will not exceed 1.50% and will be billed quarterly in advance or arrears depending on the client investment management agreement.</p> <p>Custodial transaction costs and other third party fees and expenses are not included in the advisory fee charged by us (a non-wrap account). Depending on the trading activity within your account, you may pay more or less for a non-wrap account than you would for an account that has one fee that includes custodial charges (a wrap account). The more assets you have in your advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. You pay our quarterly fee even if you do not buy or sell in your account. In addition to our advisory fees, clients might also pay holdings charges imposed by the chosen custodian for certain investments, charges imposed directly by a mutual fund, index fund, or exchange traded fund, which shall be disclosed in the fund's prospectus. Financial planning and consulting services may charge a flat fee or ongoing fee.</p> <p><b>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.</b></p> <p><b>For additional information</b>, please see our Form ADV, Part 2A brochure (Item 5).</p> <p><b>Conversation Starter.</b> Ask your financial professional "<i>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?</i>"</p>
<b>What are your obligations to me when acting as my investment adviser?</b>	<p>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 affect the recommendations we provide you. Here are some examples to help you understand what this</p>

How else does your firm make money and what conflicts of interest do you have?

means. These examples illustrate ways we make money from investment advisory services provided to retail investors.

- Marketing fees: We receive referrals from third parties to whom we pay marketing fees. This is a conflict of interest because this gives people referring clients to us an incentive to refer clients that they might not otherwise refer to us.
- Custodial services: The current custodian or any future custodian provides bLong with electronic access to client account information, access to trading desk, administrative support, record keeping and related services that are intended to assist bLong in providing advisory services to its clients and therefore may also benefit bLong. Many of the products, research and services offered by the custodian are beneficial to its clients. However, because they also assist bLong in the management of its clients' accounts, they are also beneficial to bLong. Therefore, bLong's recommendation of a certain custodian can create conflicts or potential for conflicts of interest because the services could influence bLong's judgment in selecting custodial broker services to recommend to its clients.
- Fee structure: bLong and its investment personnel manage more than one client account that may involve different fee structures, a potential exists for one client account to be favored over another client account. bLong and its investment personnel have a greater incentive to favor client accounts that pay bLong higher fees.

**For additional information**, please see our Form ADV, Part 2A brochure (Items 10 and 14) for non-wrap accounts and Part 2A appendix 1 (Items 4,6, and 9) for wrap accounts.

**Conversation Starter.** 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 advisors are compensated through advisory fees, financial planning, and consulting fees.

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

Yes. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starter.** Ask your financial professional “*As a financial professional, do you have any disciplinary history? For what type of conduct?*”

#### Where can I find additional information?

**For additional information about our services**, please review our **Form ADV Part 2A** and the **financial professionals ADV Part 2B**. If you would like additional, up-to-date information or a copy of this disclosure, please call us at 901-681-9037 or request via email at [dennis@blongfinancial.com](mailto:dennis@blongfinancial.com) or [trent@blongfinancial.com](mailto:trent@blongfinancial.com).

**Conversation Starter.** 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?*”