Item 1 - Introduction

SYM Financial Corporation is an SEC-registered investment adviser that provides advisory services. 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.

Item 2 - Relationships and Services

What investment services and advice can you provide me?

We offer financial planning and investment advisory services to retail investors. As a fiduciary, we place your interest above ours, acting in your best interest. As part of these services, we offer discretionary investment advisory services, primarily in equity, fixed income and blended portfolios with investments in equity, bonds, ETFs and mutual funds. Additionally, we serve as an investment manager and provide advisory services to a private pooled investment vehicle, Ever True Capital Partners, LLC (the "Private Fund"). The following are part of our standard services:

Monitoring	We monitor managed discretionary investments on behalf of retail clients on a regular basis, but no less than quarterly. We monitor our financial planning services on an ongoing basis.
Investment Authority	As part of our standard offering, we are retained on a discretionary basis by retail clients in our advisory agreement. This grants us authority to make transactions on your behalf, including determining the security, amount, and broker used. We assume discretion over the account after the advisory agreement is executed and the accounts are established. For non-discretionary accounts, approval must be obtained from the investor prior to any action being taken.
Investment Offerings	We offer financial planning and investment advisory services. We do not have proprietary products that we recommend, nor do we base our advice on a limited menu of products or types of investments.
Requirements	We generally require a minimum of at least $200,000 for separate accounts and a minimum of $5,000,000 for investments in the Private Fund. We consider your long-term fit with our services and have a committee to welcome the right clients at a lower starting point.

For additional information, please see item 4, 5, 7, 13 and 16 of our ADV Part 2A Brochure.

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?

Item 3 - Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Our annual management fee for retail clients is based on assets under management and is billed in advance and payable upon receipt, unless stated otherwise in our agreement with you. We charge a flat fee for financial planning projects. Our advisory fee is exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by you. Fees for services may be negotiated with each client on an individual basis. In our sole discretion, we may make exceptions or negotiate special fee arrangements where we deem it appropriate under the circumstances. You may incur certain charges imposed by custodians, brokers and other third parties, including but not limited to fees charged by managers, custodial fees, wire/transfer/electronic fees, etc. Mutual funds and exchange traded funds also charge internal management fees which are disclosed in a fund's prospectus. We do not receive anything from these fees, so we share your desire for these fees to be as low as reasonable, and, in certain circumstances, we are able to negotiate a reduction of some of the above fees on our clients' behalf based on our total business relationships. Fees paid by the Private Fund are described in detail in its offering memorandum, which is only available to qualified purchasers. *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 additional information, please see item 4 and 5 of our ADV Part 2A Brochure.

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? 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?

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.

- Because we charge an asset-based fee, the more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your advisory account. Conversely, we believe that risks of such conflicts are mitigated because you can terminate your agreement with us at any time without paying additional fees. Thus, we are encouraged to make good long-term recommendations, so you remain a client. This may naturally cause us to avoid short-term conflicts in favor of long-term results.
- We are the investment manager of a Private Fund, in which we may recommend that you invest. Our fee for the Private Fund is higher than our fee for managing your account, which creates a conflict because we have an incentive to recommend the Private Fund over other investments. To the extent that we recommend you invest a portion of your assets in the Private Fund, we will not charge our annual management fee for such assets. You would instead pay the fees for the Private Fund, which are higher than our standard fees and include the fees of the underlying fund.

For more information about our conflicts, please see Item 5, 10 and 14 of our ADV Part 2A Brochure.

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 compensated with a salary and annual incentive opportunity. A portion of our incentive opportunity is tied to retaining clients and growing the business both by adding new clients and adding additional assets from existing clients. Though this structure could create a conflict of interest, this potential is mitigated by the long-term focus on client retention and the fact that the incentive is an extremely small fraction of total compensation.

Item 4 - Disciplinary History

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

Yes. A free and simple search tool to research us and our financial professionals is available at investor.gov/CRS.

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

Item 5 - Additional Information

To request additional information about our advisory services and to request an up-to-date copy of this relationship summary form please contact us at (800) 888-7968.

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?

Summary of Material Changes

This document highlights material changes to the Form CRS since our last filing on September 10, 2025. The following material updates have been made:

- **Item 2 – Relationships and Services**: Added language regarding the Private Funds.
- **Item 3 – Fees, Cost, Conflicts, and Standard of Conduct**: Added language regarding the Private Funds.