

Introduction

Curran Financial Partners, LLC (“CFP”) is an Investment Adviser registered with the Securities and Exchange Commission (“SEC”). We feel it is important for you to understand how advisory and brokerage services and fees differ to determine which type of account or service is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/crs, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

As an investment adviser, CFP offers investment advisory services to retail investors which includes investment management services and financial planning. We also act as a sub-adviser to the God Bless America ETF (YALL). If we are providing investment management services to you, through personal discussions in which your goals and objectives are established, we develop your personal investment policy and create and manage a portfolio based on that policy. We will regularly monitor your investments on an ongoing basis, as part of our standard services. If we believe it to be suitable and in your best interest, we will recommend that you invest in the God Bless America ETF. Please review our ADV Part 2A and the offering documents of the ETF for details regarding the ETF and associated risks.

We manage accounts on a discretionary basis, which means we do not need to call you when buying or selling investments in your account. You will sign an investment management agreement and limited power of attorney giving us this authority. This agreement will remain in place until you or we terminate our relationship. We do not limit our advice and services to proprietary products or a limited menu of products or investments. We do not have a minimum account size requirement.

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?

Fees and costs affect the value of your account over time and vary depending on certain factors and are negotiable. Please ask our representative to give you personalized information on the fees and costs you will pay. We charge an ongoing asset-based fee, paid quarterly. Our incentive is to increase the value of your account over time, which will increase our fees over time. We offer financial planning on either an hourly basis or a fixed fee on a project basis.

The broker-dealer (“custodian”) that holds your assets can charge you a transaction fee when we buy or sell an investment for you. These transaction fees are in addition to our advisory fee. You could also pay fees charged by the custodian for certain investments and maintaining your account. Some investments, such as mutual funds and exchange traded funds charge additional fees that will reduce the value of your investments over time.

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. Please refer to Item 5 of our Form ADV Part 2A for further information.

Question 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?

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.

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

CFP's revenue is from the advisory fees we collect from our clients' accounts each quarter. We have an incentive to increase the amount of investments we manage which could bias our advice towards investing more rather than paying off debt or recommending you not have investments that we do not manage.

Adam Curran is the portfolio manager for the God Bless America ETF, and CFP is therefore incentivized to recommend that you invest in the ETF. However, CFP will only do so if we believe it to be suitable for you and in your best interest. You are also under no obligation to invest in the God Bless America ETF.

Question 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 Advisors receive on a quarterly basis a portion of the advisory fees that CFP collects from the accounts each financial professional oversees. Our financial professionals are also licensed to sell life and health insurance, in which they would receive a commission for.

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

Yes, one of our financial professionals does have a financial disclosure. Visit www.investor.gov/crs for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask Us:

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

Additional Information

You can find additional information about our investment advisory services on the SEC's website www.adviserinfo.sec.gov by searching CRD #281943. You may also contact our firm at (843) 300-1182 or info@curranfinancialpartners.com to request a current copy of our Form ADV Part 2 or up-to-date Form ADV Part 3 – this relationship summary.

Questions to Ask Us:

- *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?*