Customer Relationship Summary (Form CRS)

September 22, 2025

Item 1 – Introduction

Financial Design Studio, Inc. ("FDS") is an investment adviser registered with the United States Securities and Exchange Commission ("SEC"). 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 www.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?

Description of Services: FDS provides investment advisory services to retail investors. These services include Investment Management Services, Financial Planning Services, Personal Tax Return Preparation Services, and Business Bookkeeping and Consulting Solutions.

Through our Investment Management Services, we provide ongoing, discretionary management of your portfolio based on your individual goals, time horizon, and risk tolerance. We design and manage an asset allocation strategy tailored to your needs and make adjustments to help keep your investments aligned with your plan.

We also offer Financial Planning Services to address areas such as retirement, education funding, estate planning, insurance, tax strategies, cash flow management, or other topics based on your needs. Planning may be provided on an ongoing basis with continuous support and updates, or through hourly, project-based engagements.

In addition, we provide Tax Return Preparation Services, assisting individuals and businesses with the preparation and filing of federal and state tax returns.

For business owners, we also offer Bookkeeping and Consulting Solutions that include monthly account reconciliation, financial statement preparation, payroll processing, cash flow planning, and related support. These services are tailored to the unique needs of each business.

Monitoring: For Investment Management Services, we review client accounts on a quarterly basis to ensure they remain aligned with each client's investment objectives and risk tolerance. Additional reviews may be triggered by significant market events, large deposits or withdrawals, changes in restrictions, or other unusual activity. Clients receive regular account statements from their custodian, and we also provide quarterly written reports.

For Ongoing Financial Planning Services, we review your financial plan at least annually and update it at least every two years (or more frequently if your circumstances change) to track progress toward your goals. For Hourly Planning and Consulting Services, we generally do not provide ongoing monitoring or reporting once the engagement is complete.

For Tax Return Preparation Services, we do not provide ongoing monitoring or reviews beyond the preparation and filing of returns.

For Business Bookkeeping and Consulting Solutions, monitoring and reporting are provided as outlined in your agreement with us and tailored to the specific needs of your business.

Investment Authority: For Investment Management Services, we have discretionary authority to decide which securities to buy or sell and in what amounts. With this authority, we are not required to give you advance notice or seek your consent prior to executing transactions. However, any changes are subject to the investment strategy we establish with you. This authority is granted through a Limited Power of Attorney and confirmed in our advisory agreement at the start of the relationship. With our other services, we do not have discretionary authority, and you are responsible for implementing our recommendations.

Limited Investment Offerings: Our advice is not limited to certain types of investments. Clients may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. We do not offer proprietary products.

Account Minimums and Other Requirements: We have a minimum portfolio value requirement of $875,000 to receive our Investment Management Services, which may be waived at our discretion. Clients engaged in our Ongoing Financial Planning Services with less than $875,000 in assets may receive Investment Management as part of their ongoing financial planning at no additional cost.

Additional Information: This is a brief summary of our services. Additional information is available in Item 4 of our Form ADV Part 2A ("Firm Brochure"). See Item 5 below for instructions on how to obtain a copy of our Firm Brochure.

Conversation Starters:

- 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?

Principal Fees and Costs: How we are paid depends on the type of service we provide. Fees could be negotiable based on factors such as the complexity of your financial situation or total assets under management. In addition, we reserve the right to offer fee waivers or discounts at our discretion. There are conflicts of interest inherent with charging fees for services. These conflicts are described in detail below.

For Investment Management Services, we charge an annual percentage of your assets under management, billed monthly in arrears, on a blended tiered schedule ranging from 1.25% for the first $500,000 down to 0.60% for assets over $3,000,000. The minimum portfolio value for this service is generally $875,000.

For Ongoing Financial Planning Services, we typically charge a flat annual fee of $10,000, payable in monthly installments. If you use our Investment Management Services, these planning services are included at no additional cost. Hourly Planning and Consulting Services are billed at $250 per hour.

For Tax Return Preparation Services, fees generally range from $400 to $3,000, based on the complexity of the return.

For Business Bookkeeping and Consulting Solutions, fees may be charged either as an hourly rate of $250 or as a monthly flat fee, depending on the scope and complexity of the services.

Wrap Fee Programs: We do not offer a wrap fee program.

Other Fees and Costs: In addition to our advisory fees, you may incur other fees and costs, such as custodian fees, account maintenance fees, fees related to mutual funds or exchange-traded funds, or other administrative fees. Please refer to Item 5 of our Firm Brochure for details on these fees.

Additional Information: 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. Additional information about our fees is available in Item 5 of our Firm Brochure. See Item 5 below for instructions on how to obtain a copy of our Firm Brochure.

Conversation Starters:

- 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?

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.

Conflicts of Interest: When we charge an asset-based fee, the more assets there are in your accounts, the more you will pay in fees. Therefore, we may have an incentive to encourage you to increase the assets in your accounts. When we charge a flat or hourly fee, our fees are typically correlated to the degree of complexity involved in developing a financial plan or providing our services. Therefore, we may have an incentive to add additional complexity with respect to the services we provide. We do not offer proprietary products, do not participate in any revenue sharing or client referral arrangements, or have any other sources of revenue.

Conversation Starters:

- How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

The only compensation FDS receives is from our clients for our advisory services. However, this compensation structure creates an incentive for our financial professionals to recommend that you increase the size of your portfolio, add complexity to the services we provide, or engage more services with us. Our financial professionals receive a salary for their services, and bonuses are paid based at our owners' discretion. Our fiduciary responsibility to you means we are legally required to act in your best interest, and we pride ourselves on our reputation of honesty and transparency.

Item 4 – Disciplinary History

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

No. Visit www.investor.gov/crs for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters:

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

Item 5 – Additional Information

Additional information is available in our Firm Brochure. An up-to-date copy of this document, as well as our current Form CRS is available on our website at www.financialdesignstudio.com. You may also call us at (847) 238-8050 to obtain copies of these documents at any time.

Conversation Starters:

- 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?