

## Introduction

Our firm, Pacific Sun Financial Corp., is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://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?

We are a registered investment adviser that offers investment advisory services, including Wrap Asset Management, to clients. If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, objectives, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is monitored regularly, and if necessary, rebalanced to meet your changing needs and goals. We'll offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

We manage accounts on a discretionary basis. After you approve of your investment plan and accept our fee agreement, we are allowed to buy and sell investments in your account without asking you in advance. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our firm.

We do not restrict our advice to limited types of products or investments. Nor does our firm impose minimum asset requirements for opening and maintaining accounts or otherwise engaging us.

*Additional information about our advisory services is in Item 5 of our Wrap Brochure, which is available online at <https://adviserinfo.sec.gov/firm/brochure/284286>.*

## What fees will I pay?

You will be charged an ongoing monthly fee based on the value of the assets in your account. Our Wrap Asset Management fee schedule ranges from 0.75% to 1.25% depending on the value of the assets in your account. In general, the more assets you have in your advisory accounts the less you will pay as a percentage of the assets under management. Often the more assets you have with us, the lower fee percentage you will be charged. We have an incentive to grow the assets in your advisory account to increase the revenue we earn, even as the relative percentage fee assessed decreases. 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. Our firm's fees will be automatically deducted monthly from your advisory account. In some cases, we will agree to send you invoices rather than automatically deduct our fees from your advisory account.

The custodian that holds your assets may charge you a transaction fee when we buy or sell an investment for you. We pay the custodian's transaction fees charged to you for our Wrap Asset Management service. Our firm uses a tiered fee schedule which lowers your fees as your assets grow.

You will pay fees and costs whether you make or lose money on your investments. Some investments, such as mutual funds, index funds, and exchange traded funds, charge additional fees. 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 in Item 4 of our Wrap Brochure, which is available online at <https://adviserinfo.sec.gov/firm/brochure/284286>.*

**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 may create 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:*

Our firm's financial professionals may include licensed insurance agents who may acquire insurance and annuity products for a commission, which increases their compensation. When deemed appropriate they may recommend an insurance product for you.

For our wrap service, we pay the custodian's transaction fees charged. There is an incentive to recommend asset types that do not have transaction fees in order to reduce costs.

*Additional information about our conflicts of interest is in Item 4 or 9 of our Wrap Brochure, which is available online at <https://adviserinfo.sec.gov/firm/brochure/284286>.*

**How do your financial professionals make money?**

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client's needs.

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

No, neither our firm nor our financial professionals have legal or disciplinary history. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Additional Information**

You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #284286. You may also contact our firm at (949) 716-8646 to request a copy of this relationship summary and other up-to-date information.

**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 those qualifications mean?
- Help me understand how these fees and costs may 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?
- How might any conflicts of interest affect me, and how will you address them?
- As a financial professional, do you have any disciplinary history?
- For what type of conduct?
- 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?