Slagle Financial, LLC
Client Brochure

This brochure provides information about the qualifications and business practices of Slagle Financial, LLC. If you have any questions about the contents of this brochure, please contact us at (618) 692-1657 or by email at: adviser@slaglefinancial.com. The information in this brochure has not been approved or verified by the SEC or any state authority.

Slagle Financial, LLC is a state registered investment adviser. Registration as an investment adviser does not imply a certain level of skill or training.

Additional information about Slagle Financial, LLC is also available on the SEC's website at www.adviserinfo.sec.gov. Slagle Financial, LLC's CRD number is: 149976

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Item 2: Material Changes

This Brochure dated March 25, 2026, represents the annual amendment to the Slagle Financial, LLC Brochure.

Since the filing of the firm's last annual update Brochure dated March 21, 2025, we have made minor updates but no material changes were made.

Pursuant to regulatory requirements, we will deliver to you a summary of any material changes to this and subsequent Brochures within 120 days of the close of our fiscal year. We may further provide other ongoing disclosure information about material changes as necessary. All such information will be provided to you free of charge.

Currently, our Brochure may be requested by contacting us at (618) 692-1657. Additional information about Slagle Financial, LLC is also available via the SEC's web site www.adviserinfo.sec.gov. The SEC's web site also provides information about any persons who are registered as investment adviser representatives of the firm.

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Item 4: Advisory Business

A. Description of the Advisory Firm

This firm has been in business since May 29, 2009, and the principal owner is Chad A. Slagle. The firm is currently registered as an investment adviser with US Securities and Exchange Commission. The firm's main office is at 419 St. Louis St., Edwardsville, IL 62025. The firm also has offices in Jacksonville, IL, St. Louis, MO, Springfield, IL, Bloomington, IL, Champaign, IL, Panama City Beach, FL, Miramar Beach, FL, Fort Myers, FL, and Fort Walton Beach, FL.

B. Types of Advisory Services

Slagle Financial, LLC (hereinafter "SF") offers the following services to advisory clients:

Investment Supervisory Services

SF offers ongoing portfolio management services based on the individual goals, objectives, time horizon, and risk tolerance of each client. SF starts by assessing a client's current situation (income, tax levels, and risk tolerance levels) and current investments, and then constructs a plan (documented in the Investment Policy Statement) to aid in the selection of a portfolio that is appropriate for each client's specific situation. Investment Supervisory Services may include, but are not limited to, the following:

- Investment strategy
- Asset allocation
- Risk tolerance
- Personal investment policy
- Asset selection
- Regular portfolio monitoring

SF manages some account internally, and in some cases recommends the use of a third party investment manager. In third party managed engagements, SF not only assists in the selection of the third party manager but provides oversight of the manager as well. Generally, SF will request discretionary authority from clients in order that securities can be selected and transactions can be executed without permission from the client prior to each transaction.

Use of Third Party Investment Managers

Depending upon the needs of the client, SF may use AE Wealth Management, LLC as a third-party money manager. In these cases, the third party manager will provide model portfolios and assume responsibility for rebalancing and weighting clients' accounts, and SF will provide client assistance and manager oversight. Before selecting other advisors for clients, SF will require those other advisors to be properly registered as an investment advisor under their applicable jurisdiction.

Funds managed by third party managers are held at either Fidelity or Charles Schwab & Company, and neither the third party manger nor SF will have custody of client funds or securities.

Financial Planning

SF offers financial planning as part of some investment management engagements, but also offers financial planning on a stand alone basis. Plans are based on the individual goals, objectives, time horizon, and risk tolerance of each client. The scope of a plan engagement will vary, and plans may include but are not limited to:

- Investment strategy
- Asset allocation suggestions
- Personal investment policy
- Asset review and recommendations

In addition to investment related financial planning, SF will also offer general financial planning advice on:

Estate planning – a review of current estate plans and/or the creating of a new plan taking into account the client's wishes, tax concerns, and asset transference issues.

Income/Retirement Planning – a review of current income and retirement plans and vehicles with suggestions for improving existing situations or the creation of a new income/retirement plan based on client's situation and risk tolerance levels.

Tax Planning - a review of client's current tax situation and finding ways to minimize taxes.

The planning process generally includes an information gathering session which may involve one to three appointments with the client depending on complexity followed by either one or two meetings for delivery of the plan.

C. Client Tailored Services and Client Imposed Restrictions

Regardless of services provided, each service is tailored to the individual needs of a particular client through an assessment conducted prior to the engagement.

Clients may impose restrictions related to the level of discretion granted, the types of investments used, etc. Terms of an actual engagement, including description of services, limitations, restrictions, etc. are all detailed before an engagement begins in a client agreement.

Because SF is a registered investment adviser, we are required to meet certain fiduciary standards when providing investment advice to clients. Additionally, when we provide

investment advice related to a retirement plan account or an individual retirement account, we are considered fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. As such, we are required to act in your best interest and not put our interest ahead of yours, even though our compensation creates some conflicts with your interests in that the more you have us manage, the more we can earn. Our clients however are under no obligation to use services recommended by our associated persons. Furthermore, we believe that our recommendations are in the best interests of our clients and are consistent with our clients' needs.

D. Wrap Fee Programs

SF does not sponsor a wrap fee program where advisory services and trading execution are provided for one overall fee. However, our recommended third party managers with whom we share fees offer wrap fee options. Information about such programs are provided in the disclosure documents of the applicable manager or program provider. Clients should note that wrap fee programs can create a conflict of interest in that they create an incentive for a manager sponsoring a wrap program to trade less in order to reduce trading expenses.

Because we do not sponsor a wrap fee program where we incur trading costs on behalf of our clients, we feel that we have no incentive to forgo trading or trade differently in order to lower our trading expenses. Nevertheless, before recommending a wrap program of an outside manager or platform provide, we assess the overall cost structure of the program relative to the advisory and trading services being provided.

E. Amounts Under Management

SF has the following assets under management:

Discretionary Amounts:	Non-discretionary Amounts:	Date Calculated:
$ 411,651,067	$0.00	12/31/2025

Item 5: Fees and Compensation

A. Fee Schedule

Investment Supervisory Services Fees

SF bases investment supervisory service fees on a percentage of assets under management according to the following schedule:

Total Assets Under Management	Annual Fee
$50,000 - $750,000	1.75%
$750,001 - $1,500,000	1.55%
$1,500,001 - $3,000,000	1.45%
$3,000,000 - $6,000,000	1.25%
$6,000,000 - $10,000,000	1.00%
$10,000,001 - Above	0.85%

Although new clients will be charged according to the aforementioned schedule, existing clients may be charged according to prior published fee schedules. Actual fees are negotiable and will be detailed in the Client's Investment Advisory Contract. The firm may at its discretion waive all or part of its fee related to individual accounts for example when providing limited services.

Fees are generally charged monthly in arrears (after the end of the month of service) based on the average daily value of the account during the month of service. Partial periods are prorated. Clients may terminate their contracts with thirty days' written notice and may terminate their accounts without penalty within 5 business days of signing the advisory contract.

Advisory fees are withdrawn directly from the client's accounts with client written authorization.

Third Party Manager Fees

As detailed in Item 4, SF may recommend AE Wealth Management, LLC (AEWM), as a third-party money manager. When a third party manger is used, the client will be charged the applicable third party manager's fee, but the third party manager fee paid

by client will be credited to the total SF fee quoted in the SF agreement. For example, if a client's total fee is 1.50%, and a third party manager is used which charges 0.50%, the third party manager will receive 0.50% and SF will received 1.00%. Additional fees for AEWM services are detailed in the applicable disclosure documents and advisory agreements.

Financial Planning Fees

Fixed Fees

The fixed fee for creating a client financial plan generally is $2,000. Fees are charged in arrears upon completion. Fees are negotiable and will be documented in the Financial Planning Agreement. Clients may terminate their contracts without penalty within five business days of signing the advisory contract.

SF offers the following financial planning services to each investment management client free of charge; Retirement Planning (determine one's investment goals, risk tolerance, time horizon, and review financial statements), Investment Planning, Asset Allocation, Insurance Planning, Income Planning, and Distribution Planning (updated beneficiary allocation).

SF charges non-investment management clients the full $2,000 fixed fee for the above services. This fee is waived if the financial planning client becomes an investment management client.

Example: $2,000 Total Package (Retirement Planning, Review Financial Statements and put together a Personalized Confidential Proposal that includes Income plans, Distribution plans, Insurance Analysis, and Asset Allocation.)

A breakdown of the individual services is as follows:

- Retirement Planning - $1,000
- Income Planning - $500
- Distribution Planning - $500

Hourly Fees

The hourly rate for financial planning services is $200. A typical financial plan for example may take approximately two hours with an additional 30 minutes to review. The fees are negotiable and will be documented in the Financial Planning Agreement. Fees are charged in arrears upon completion. Clients may terminate their contracts without penalty within five business days of signing the advisory contract.

B. Payment of Fees

Payment of Investment Supervisory Fees

Advisory fees are withdrawn directly from the client's accounts with client written authorization, either by SF or the applicable third party manager. Fees are generally charged monthly in arrears.

Payment of Third Party Manager Fees

Third party manager fees are withdrawn directly from the client's accounts with client written authorization, either by SF or the applicable third party manager. Fees are charged monthly, quarterly, or annually in accordance with the third party manager's agreement. Fees are normally paid in arrears but may be paid in advance – again in accordance with the third party manager's agreement.

Payment of Financial Planning Fees

Hourly Financial Planning fees are paid via check or credit card in arrears upon completion.

Fixed Financial Planning fees are paid via check or credit card in arrears upon completion.

C. Other Fees & Expenses

Clients are responsible for the payment of all third party fees and expenses (i.e. custodian fees, mutual fund fees, transaction fees, legal fees, accounting fees, etc.). Those fees are separate and distinct from the fees and expenses charged by SF. Please see Item 10 of this brochure regarding legal and accounting fees and Item 12 of this brochure regarding broker/custodian fees.

Item 6: Performance-Based Fees and Side-By-Side Management

SF does not accept performance-based fees or other fees based on a share of capital gains on or capital appreciation of the assets of a client, and consequently does not simultaneously manage performance based and non-performance based accounts.

Item 7: Types of Clients

- SF generally provides investment advice and/or management supervisory services to individuals, families, and businesses.

Minimum Account Size

There is an account minimum, $50,000, which may be waived at the firm's discretion.

Item 8: Methods of Analysis, Investment Strategies, and Risk of Investment Loss

SF's general investment strategy, consistent with the tenets of modern portfolio theory, is to attempt to reduce risk and volatility by building globally diversified portfolios. To implement this strategy, SF may manage accounts internally or delegate to third party investment managers.

When managing internally, SF primarily uses fundamental security analysis for screening investments. Although SF primarily uses index mutual funds and exchange traded funds as investment vehicles, the firm may use other types of securities from time to time.
With respect to use of third party managers, SF reviews a variety of factors, including without limitation, consistency of performance, longevity of the portfolio managers, style of investing, performance levels, disciplinary history and service capabilities. Information about third party managers, their methods of analysis, investment strategies, and investment risks, can be found in the applicable third party manager's Disclosure Brochure, a copy of which is available from SF upon request.

Investing in securities involves risk of loss that clients should be prepared to bear. Such risks include market risk, interest rate risk, currency risk, and political risk, among others. Certain trading strategies can affect investment performance through increased brokerage and other transactions. Each client's propensity for risk however is thoroughly evaluated, documented, and considered throughout the portfolio implementation process.

No investment strategy can assure a profit or avoid a loss.

Item 9: Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to the evaluation of the firm or the integrity of its

management. SF is currently not subject to, nor has ever been subject to, any legal or disciplinary events required to be reported under this Item.

Item 10: Other Financial Industry Activities and Affiliations

A. Other Financial Industry Activities and Affiliations

Neither SF nor its representatives are registered as a broker/dealer or as representatives of a broker/dealer. Although SF does not provide insurance services, various representatives of SF may be licensed insurance agents. SF may on occasion offer clients advice or recommendations related to insurance products.

Chad Slagle, the firm's owner, also owns Illinois Benefits Services, Inc., an insurance agency, and is a licensed insurance agent. He is also affiliated with Advisors Excel, an insurance marketing organization through which he sells fixed annuities and other life insurance products. Mr. Slagle may receive insurance commissions and or other incentive compensation related to insurance purchased by SF clients.

Mr. Slagle is also a partial owner of Best Practices-Leading by Example, LLC, a coaching firm providing various training services for Advisors Excel. Mr. Slagle receives various forms of compensation for his training activities with Advisors Excel, including certain compensation for annuities sold by trainees, in addition to commissions on insurance products he sells.

While SF will endeavor at all times to put the interest of clients first as part of its fiduciary duty, clients should be aware that the receipt of additional compensation creates a potential conflict of interest and may affect the judgment of individuals who make recommendations. However, our clients are under no obligation to purchase products recommended by our associated persons or to purchase products through SF or SF associated persons. We believe that our recommendations are in the best interests of our clients and are consistent with our clients' needs.

SF may assist clients with retaining outside attorneys and accounting firms for supplemental legal and accounting services. In these instances, SF may assist with retention of the provider, scheduling, and billing, but Clients will pay such providers directly.

B. Recommendations of Other Managers and Related Compensation

As mentioned in Item 4 above, SF may direct clients to third party money managers. When doing so, SF will generally be compensated via a fee share arrangement with the

third party manager as detailed in Item 5 above. Some third party managers which SF may recommend, such as AEWM, may have business arrangements with Advisers Excel, the insurance marketing organization mentioned above.

While SF will endeavor at all times to put the interest of clients first as part of its fiduciary duty, clients should be aware that these types of business relationships may create a potential conflict of interest and may affect the judgment of individuals who make recommendations. However, our clients are under no obligation to select third party managers recommended by our associated persons. We believe that our recommendations are in the best interests of our clients and are consistent with our clients' needs.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

A. Code of Ethics

SF has adopted a written Code of Ethics that describes the firm's fiduciary duties and responsibilities to clients, and details practices for reviewing the personal securities transactions of supervised persons with access to client information. The Code also requires compliance with applicable securities laws, addresses insider trading, and details possible disciplinary measures for violations. Clients may request a copy of our Code of Ethics from management.

B. Trading Conflicts of Interest

Individuals associated with SF are permitted to buy or sell securities for their personal accounts identical to or different than those recommended to clients. However, no person employed by SF is allowed to favor his or her own interest over that of a client or make personal investment decisions based on the investment decisions of advisory clients.

In order to address potential conflicts of interest, SF requires that associated persons with access to advisory recommendations provide annual securities holdings reports and quarterly transaction reports to the firm's Chief Compliance Officer. SF also requires prior approval from the Chief Compliance Officer for investing in any IPOs or private placements (limited offerings).

Item 12: Brokerage Practices

A. Factors Used to Select Custodians and/or Broker/Dealers

SF does not maintain custody of client assets. Instead, we require all client assets be maintained in an account at a non affiliated "qualified custodian," generally a broker-dealer or bank.

SF's primary custodians were chosen based on their relatively low transaction fees and access to mutual funds and ETFs, as well as other factors including quality of service, types of services offered, overall capability, execution quality, competitiveness of transaction costs, availability of investment research, reputation and stability of the firm, and financial resources, among other things. In determining the reasonableness of a broker's compensation, we consider the overall cost to you relative to the benefits you receive, both directly and indirectly, from the broker.

SF does not charge a premium or commission on transactions, beyond the actual cost imposed by Custodian.

1. Research and Other Soft-Dollar Benefits

Our primary custodians also serve as brokers and provide us and our clients with access to its institutional brokerage services like trading, custody, reporting, and related services, many of which are not typically available to retail customers. Our custodians also make available various support services, some of which may help us manage or administer our clients' accounts, while others may help us manage and grow our business.

Our custodians' institutional brokerage services which benefit you directly include access to a broad range of investment products, execution of securities transactions, and asset custody. The investment products available through them include some to which we might not otherwise have access or that would require a significantly higher minimum initial investment by our clients.

Our custodians also make available to us other products and services that benefit us but may not directly benefit you or your account. These products and services assist us in managing and administering our clients' accounts. They include investment research, both our custodians' own and that of third parties. We may use this research to service all or a substantial number of our clients' accounts, including accounts not maintained at our custodians. In addition to investment research, our custodians also make available software and other technology that provide access to client account data, facilitates trade execution for multiple client accounts, provides pricing and other market data, facilitates payment of our fees from our clients' accounts, and assists with back-office functions, recordkeeping, and client reporting.

Our custodians also offer other services intended to help us manage and further develop our business. These services include educational conferences and events, consulting on technology, compliance, legal, and business needs, publications and conferences on practice management and business succession, and access to employee benefits providers, human capital consultants, and insurance providers.

The availability of these services from our custodians benefits us because we do not have to produce or purchase them. Of course, this may give us an incentive to recommend that you maintain your account with them based on our interests rather than yours, which is a potential conflict of interest. We believe, however, that our selection of our custodians is in the best interests of our clients, and is primarily supported by the scope, quality, and price of their services that benefit you and not the services that benefit only us.

2. Brokerage for Client Referrals

SF receives no referrals from a broker-dealer or third party in exchange for using that broker-dealer or third party.

3. Clients Directing Which Broker/Dealer/Custodian to Use

SF allows clients to direct brokerage in certain instances. However, clients should be aware that SF may be unable to achieve most favorable execution of client transactions if clients choose to direct brokerage. This may cost clients' money because without the ability to direct brokerage SF may not be able to aggregate orders to reduce transaction costs resulting in higher brokerage commissions and less favorable prices.

B. Aggregating (Block) Trading for Multiple Client Accounts

SF maintains the ability to block trade purchases across accounts. While block trading may benefit clients by purchasing larger blocks in groups, we do not feel that the clients are at a disadvantage due to the best execution practices of our custodian.

Item 13: Reviews of Accounts

A. Reviews

Client investment plans are reviewed at least quarterly by Chad A. Slagle and Chad Tobin. Individual SF advisors provide further reviews of client account holdings relative to investment profiles and risk tolerance levels. All accounts at SF are assigned to these reviewers. Additional review may be conducted by the applicable third party manager.

All financial planning accounts are reviewed upon financial plan creation and plan delivery by Chad A. Slagle and Chad Tobin. There is only one level of review and that is the total review conducted to create the financial plan.

Additional reviews may be triggered by material market, economic or political events, or by changes in client's financial situations (such as retirement, termination of employment, physical move, or inheritance).

B. Reports

Custodians are responsible for providing statements no less frequently than quarterly to clients of managed accounts. In addition to the custodian's report/statement, SF may at its option also provide written reports, as may third party managers.

Financial planning clients are provided a one-time financial plan, and subsequent to that clients may request additional plans or reports for a fee.

Item 14: Client Referrals and Other Compensation

A. Other Compensation and Economic Benefits Provided by Third Parties

Although SF does not receive compensation or sales awards from third parties related to specific investment advice rendered to clients, SF may share fees with third party money managers to whom clients may be referred as mentioned above.

Additionally, SF may receive other economic benefits from custodians in the form of the support products and services that are made available to the firm. These products and services, how they benefit us, and the related conflicts of interest are described in Item 12 above. The availability to us of our custodians' products and services is not based on us giving particular investment advice, such as buying particular securities for our clients.

SF may also receive other economic benefits from third party managers such as business development expense reimbursements, expense reimbursements, organizational consulting, training, and marketing support. Additional information about economic benefits made available by third party mangers and platform providers can be found in the applicable entity's Disclosure Brochure, a copy of which is available from SF upon request.

As part of its fiduciary duties to clients, SF endeavors at all times to put the interests of its clients first. Clients should be aware, however, that the receipt of economic benefits

by the firm or its related persons in and of itself creates a conflict of interest and may indirectly influence the firm's recommendations.

B. Compensation to Non –Advisory Personnel for Client Referrals

SF does not directly or indirectly compensate any person who is not advisory personnel for client referrals.

Item 15: Custody

SF does not take custody of client accounts at any time, but instead client accounts are held by a qualified custodian. Although SF does not hold assets, we may have limited control in some instances to trade on a client's behalf, to deduct advisory fees from a client's account with client authorization, or to request disbursements to clients or outside parties (although various types of written authorizations are required depending on the type of disbursements).

Clients will receive account statements from the custodian and should carefully review those statements. SF urges clients to compare the account statements they receive from the custodian with those they received from SF, and bring any questions to our attention.

Item 16: Investment Discretion

For those client accounts where SF provides ongoing supervision, SF maintains limited power of authority over client accounts with respect to securities to be bought and sold and amount of securities to be bought and sold. Such authority may also be extended to third party investment managers. All authority accepted by SF or a third party manager is subject to the client's risk profile and investment objectives, and may be limited by any other limitations provided by the client in writing.

SF will not exercise any discretionary authority until it has been given authority to do so in writing. Such authority is granted in the written agreement between SF and the client, and where a third party manager is used, between the applicable third party manager and the client.

Item 17: Voting Client Securities (Proxy Voting)

SF will not ask for, nor accept voting authority for client securities. Clients will receive proxies directly from the issuer of the security or the custodian. Clients should direct all proxy questions to the issuer of the security.

Item 18: Financial Information

Registered investment advisers are required in some cases to provide certain financial information and or disclosures about their financial condition. For example, if the firm requires prepayment of fees for six months in advance, has custody of client funds, or has a condition that is reasonably likely to impair its ability to meet it contractual commitments to its clients, it must provide financial information and make disclosures.

SF has no financial or operating conditions which trigger such additional reporting requirements.