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This brochure provides information about the qualifications and business practices of TruAdvisors Financial, LLC. If you have any questions about the contents of this brochure, please contact us at (813) 212-4000.The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Additional information about TruAdvisors Financial, LLC is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

There are no material changes in this brochure from the last annual updating amendment on 02/23/2026 of TruAdvisors Financial, LLC. Material changes relate to TruAdvisors Financial, LLC's policies, practices or conflicts of interests.

We will provide you with a new Brochure as necessary based on changes or new information, at any time, without charge. Our Brochure may be requested by contacting us at our main number above. Additional information about TruAdvisors Financial, LLC is also available via the SEC's web site www.adviserinfo.sec.gov. The SEC's website provides information about any persons affiliated with TruAdvisors Financial, LLC who are registered, or are required to be registered, as investment adviser representatives of TruAdvisors Financial, LLC.

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Item 4 – Services

TruAdvisors Financial, LLC ("TruAdvisors") was originally established in Georgia in 2014 and approved as a Registered Investment Adviser. As of February 21, 2017, TruAdvisors, was re-organized in the state of Florida. Matthew Moll is the firm's CEO/President and sole owner of TruAdvisors.

TruAdvisors offers investment advisory products and services as detailed in this disclosure document. Such advisory products and services are offered through Investment Advisor Representatives ("IARs"). Under the various programs, the client and the IAR compile pertinent financial and demographic information to develop an investment program that will meet the client's goals and objectives. IARs will analyze the client information and recommending an appropriate strategy based on the client's needs and objectives, investment time horizon, risk tolerance, and any other pertinent factors.

TruAdvisors' fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which shall be incurred by the client. Clients may incur certain charges imposed by your qualified broker, third party investment and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in the fund's prospectus. Such transaction fees and commissions are exclusive of and in addition to TruAdvisors' fee, and TruAdvisors shall not receive any portion of these commissions, fees, and costs.

TruAdvisors provides advisory services, giving continuous advice based on the client's individual needs. Through personal discussions in which goals and objectives based upon the client's personal objectives are established, the firm will develop a personal investment policy based upon an investment objective questionnaire and manage the portfolio according to the criteria.

Each client has the ability to impose reasonable restrictions on the management of his/her account, including the designation of particular securities or types of securities that should not be purchased for the account, or that should be sold if held in the account. If a client's instructions are unreasonable or an Investment Advisor Representative believes that the instructions are inappropriate for the client, TruAdvisors will notify the client that, unless the instructions are modified, it may cancel the instructions in the client's account. A client will not be able to provide instructions that prohibit or restrict the Investment Adviser of an open-end or closed-end mutual fund or ETF with respect to the purchase or sale of specific securities or types of securities within the fund.

Type and Value of Assets Currently Managed

As of December 2025, TruAdvisors Financial, LLC managed $129,280,126.00 on a discretionary basis and $3,451,225.00 on a non-discretionary basis.

Item 5 – Fees

The specific manner in which fees are charged by the Firm is established in a client's written agreement. Fees are based on a percentage of assets under management and calculated at an annual rate and billed in advance on a quarterly basis (*i.e.* annual rate divided by 365 days times the number of days in the quarter the account is being billed from). Fees are based on the assets in the account per the schedule below and in some instances, may be negotiated.

FEE SCHEDULE

All Fees	1.50%

Fees are negotiable. The period for which such payment will be made will run from the opening date through the quarter and will be prorated. Thereafter, the quarterly fee is based on the account asset value on the last day of the previous quarter. Termination of the contract will not affect any liabilities or obligations of the parties from transactions initiated before termination of this Agreement or a client's obligation to pay advisory fees if paid in advance (pro-rated through end of the quarter in which termination is effective).

Existing clients on the current monthly in arrears fee schedule will be transitioned over time, as review meetings with those clients are held presenting the opportunity to have those particular clients to sign addendums or new advisory agreements providing consent to switch them from their existing fee structure.

Fees will be debited from the account under management. The amount of the fee will be shown on the statement received by the Custodian. TruAdvisors urges clients to carefully review such statements. Upon request, TruAdvisors will bill a client for advisory services. If requested, billing information must be in writing in the advisory agreement. Advisory fees are due upon receipt.

In addition to the advisory fees paid to TruAdvisors, clients can also incur certain charges imposed by other third parties, such as broker-dealers, custodians, trust companies, banks and other financial institutions (collectively "Financial Institutions"). These additional charges include securities brokerage commissions, transaction fees, custodial fees, fees charged by the Independent Managers, charges imposed directly by a mutual fund or ETF in a client's account, as disclosed in the fund's prospectus (e.g., fund management fees and other fund expenses, 12(b)-1 fees), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees and other fees and taxes on brokerage accounts and securities transactions. Some mutual funds within this program pay 12(b)-1 service fees (normally 0.25% per year) to the Custodian. The mutual funds the Firm could purchase or recommend offer a variety of share classes, including some that do not charge 12(b)-1 fees and are, therefore, less expensive. These fee arrangements will be disclosed upon request of a client and are available in the applicable fund 's prospectus.

Typically, TruAdvisors does not recommend mutual funds that charge 12(b)-1 fees when other share classes are available. However, there are instances in which the TruAdvisors would recommend a mutual fund that carries a 12(b)-1 fee, even when a lower-cost share class is available for the same fund. For example, a lower-cost class share may not be available to TruAdvisors due to investment minimums. In other cases, mutual funds charging 12(b)-1 fees are transferred into TruAdvisors. In which case the Firm may recommend the client holds the existing share class, instead of selling the fund and buying a lower-cost share, which could result in a tax liability. In addition, mutual funds charging 12(b)-1 fees will be recommended when the overall cost is seen as a benefit to the client if the anticipated transaction fees exceed the anticipated 12(b)-1 fees. When recommending a particular mutual fund share classes, the different available share classes are compared and reviewed along with the anticipated investment timeframe, potential tax consequences, future anticipated transactions and other costs to determine the best selection for the client at that time. TruAdvisors does not receive any part of the fees charged by Mutual Funds.

Account Termination

Upon written receipt of notice to terminate its client agreement and unless specific transfer instructions are received, TruAdvisors and its agent will cease advisory services. Should the client provide specific instructions to liquidate, there will not be a charge by us for such redemption; however, the client should be aware that certain mutual funds impose redemption fees as stated in each company's fund prospectus in certain circumstances. Clients must keep in mind that the decision to liquidate security issues or mutual funds may result in tax consequences that should be discussed with the client's tax advisor. Factors that may affect the orderly and efficient manner would be size and types of issues, liquidity of the markets, and market makers' abilities. Should the necessary securities' markets be unavailable and trading suspended, efforts to trade will be done as soon as possible following their reopening. Due to the administrative processing time needed to terminate client's investment advisory service and communicate the instructions to client's Investment Advisor, termination orders received from clients are not market orders; it may take several business days under normal market conditions to process the client's request. During this time, the client's account is subject to market risk. TruAdvisors and its agent are not responsible for market fluctuations of the client's account from time of written notice until complete liquidation. All efforts will be made to process the termination in an efficient and timely manner.

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

TruAdvisors does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 – Types of Clients

TruAdvisors provides portfolio management services to individuals, corporations and business entities, pension and profit-sharing plans, charitable institutions, foundations, endowments, estates, trusts, and other U.S. and international institutions.

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

Our investment strategy begins with an understanding of a client's financial goals. Advisors use demographic and financial information provided by the client to assess the client's risk profile and investment objectives in determining an appropriate plan for the client's assets. Investment strategies ordinarily include long- or short-term purchases of stock portfolios, option contracts, exchange-traded funds, mutual funds and fixed income securities.

Investment recommendations are based on an analysis of the client's individual needs, and are drawn from research and analysis. Security analysis methods may include the following:

- Fundamental analysis: We attempt to measure the intrinsic value of a security by looking at economic and financial factors to determine if the company is underpriced or overpriced. Fundamental analysis does not attempt to anticipate market movements. This presents a potential risk, as the price of a security can move up or down along with the overall market regardless of the economic and financial factors considered in evaluating the stock.
- Technical analysis and charting: We attempt to determine the trend of a security by studying past market data, including price and volume. This presents a potential risk, as the price of a security can change directions at any time and past performance is not a guarantee of future performance.
- Cyclical analysis: We attempt to identify the industry cycle of a company to determine whether the company is in a market introduction phase, growth phase or maturity phase. Generally projected revenues, growth potential and business risk may fluctuate based on the company's cycle stage.

Information for this analysis is drawn from financial websites and magazines, research materials prepared by others, annual reports, corporate filings, prospectuses, company press releases and corporate ratings services.

It is important to note that investing in securities involves a risk that clients should be prepared to bear. For any risks associated with Investment Company products, please refer to the prospectuses for additional details about these risks. Our investment approach constantly keeps the risk of loss in mind. These risks include, but are not limited to:

- Interest-rate Risk: Fluctuations in interest rates cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- Market Risk: The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- Inflation Risk: When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- Reinvestment Risk: This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- Business Risk: These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which

generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.

- Liquidity Risk: Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- Financial Risk: Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.
- Options Risks: Options transactions as an investment strategy involves a high level of inherent risk. Option transactions establish a contract between two parties concerning the buying or selling of an asset at a predetermined price during a specific period of time. During the term of the option contract, the buyer of the option gains the right to demand fulfillment by the seller. Fulfillment may take the form of either selling or purchasing a security depending upon the nature of the option contract. Please Note: Although the intent of the options-related transactions that may be implemented by TruAdvisors is to hedge against principal risk, certain of the options-related strategies (i.e. straddles, short positions, etc.), can, in and of themselves, produce principal volatility and/or risk. Thus, a client must be willing to accept these enhanced volatility and principal risks associated with such strategies. In light of these enhanced risks, client may direct TruAdvisors, in writing, not to employ any or all such strategies for his/her/their/its accounts.

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 your evaluation of TruAdvisors or the integrity of TruAdvisors' management. TruAdvisors nor any of its investment advisors have any disciplinary events.

Item 10 – Other Financial Industry Activities and Affiliations

Matthew Moll is separately licensed as insurance agent offering life insurance, long term care insurance and fixed index annuities through various independent insurance companies. He spends as much as 10% of his time on these non-advisory activities. In his capacity as independent insurance agent, clients will be charged a fee separate and distinct from advisory services. Clients are under no obligation to purchase recommended insurance products and may purchase similar products through another insurance agency.

TruAdvisors recommends that clients establish brokerage accounts with a qualified custodian, who is a FINRA registered broker-dealer and member of SIPC. The qualified custodian maintains custody of clients' assets and effects trades for their client accounts. Although TruAdvisors recommends that clients establish accounts at a qualified broker, it is the client's decision. TruAdvisors is independently owned and operated and not affiliated with any broker/dealer.

Item 11 – Code of Ethics

TruAdvisors has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts and the reporting of certain gifts and business entertainment items, and personal securities trading procedures, among other things. All supervised persons at TruAdvisors must acknowledge the terms of the Code of Ethics annually, or as amended.

Advisors of TruAdvisors may buy or sell securities that are recommended to clients. TruAdvisors' employees and persons associated with TruAdvisors are required to follow the Code of Ethics. Subject to satisfying this policy and applicable laws, officers, directors and employees of TruAdvisors and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for TruAdvisors' clients. The Code of Ethics is designed

to assure that the personal securities transactions, activities and interests of the employees of TruAdvisors will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would not materially interfere with the best interest of TruAdvisors' clients. In addition, the Code requires pre-approval of many transactions, and restricts trading in close proximity to client trading activity. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client. Employee trading is continually monitored under the Code of Ethics to reasonably prevent conflicts of interest between TruAdvisors and its clients.

Advisors may recommend and trade in the same securities with clients and/or related accounts at or about the same time. Generally, this would pose a conflict if the Advisor or related account were given a better price than the client. To mitigate this conflict, it is procedure to not trade an Advisors account or related persons account on the same day as a client unless the client gets the better price.

Trades may be done on an aggregated basis when consistent with TruAdvisors' obligation of best execution. In such circumstances, the Advisor (or related account) and client accounts will share commission costs equally and receive securities at a total average price. TruAdvisors will retain records of the trade order (specifying each participating account) and its allocation, which will be completed prior to the entry of the aggregated order. Completed orders will be allocated as specified in the initial trade order. Partially filled orders will be allocated on a pro rata basis. Any exceptions will be explained on the order.

If trade aggregation is not possible for certain securities (such as options) or if it is determined that trade aggregation would not result in best execution (as with illiquid securities), TruAdvisors will follow procedures that seek to treat all clients fairly and not favor any advisory account over another. Such procedures include a method of rotating clients alphabetically. Before each trade entry, the order of clients will be rotated.

TruAdvisors' clients or prospective clients may request a copy of the firm's Code of Ethics by contacting the Matthew Moll at (813) 212-4000.

Item 12 – Brokerage Practices

We recommend the brokerage and custodial services of Charles Schwab & Co., Inc. (collectively, the "Custodians") to hold client assets and maintain their accounts. The Custodians do not charge separately for custody services. They are compensated by account holders through commissions and other transaction-related or asset-based fees for securities trades that are executed. TruAdvisors recommends the Custodians based on a number of factors including financial strength, reputation, execution, pricing, responsiveness, fees, research, and other services.

The Custodians make products and services available to TruAdvisors that benefit TruAdvisors but may not directly benefit its clients' accounts. Many of these products and services are used to service all or a substantial number of TruAdvisors accounts. Some of these products and services provided includes software and other technology that provides access to client account data (such as trade confirmations and account statements); provides research, pricing and other market data; facilitates payment of fees from clients' accounts; and assists with back-office functions, recordkeeping and client reporting. When client brokerage commissions are used to obtain research or other products or services, TruAdvisors receives a benefit because we do not have to produce or pay for the research, products or services ourselves. As a result of these services provided, commissions may be higher than those charged by other broker-dealers. We use soft dollar benefits to service all of our accounts, instead of using them exclusively for the accounts that generated the soft dollar benefits. We make no effort to allocate soft dollar benefits to clients in proportion to the amount of soft dollar benefits generated by each client.

In certain circumstances, TruAdvisors will allow clients to select the broker-dealer to execute transactions. In this case, each client selects a broker-dealer based on factors important to them. Clients will negotiate the terms and arrangements with their broker-dealer of choice, and transactions are directed to the specified broker-dealer. We will not be in a position to seek better execution services or prices from other broker-dealers. By directing

brokerage, we may not be able to achieve the most favorable execution of client transactions and this practice may cost clients more money.

Clients can benefit when we aggregate trades to obtain volume discounts on execution costs. Trade aggregation refers to the practice of combining orders for execution. When consistent with our duty to obtain best execution, we will aggregate multiple client transactions into a single order in order to obtain the best price for our clients. In such circumstances, the accounts will share commission costs equally and receive securities at a total average price. TruAdvisors will retain records of the trade order (specifying each participating account) and its allocation, which will be completed prior to the entry of the aggregated order. Completed orders will be allocated as specified in the initial trade order. Partially filled orders will be allocated on a pro rata basis. Any exceptions will be explained on the order.

Item 13 – Review of Accounts

Account reviews are conducted by the Advisor not less than annually. Factors that are considered during such reviews include, but are not limited to the following: investment objectives, targeted allocation, current allocation, suitability, performance, monthly distributions, concentrated positions, diversification, and outside holdings. Examples of situations that impact Client's account would include the following: performance that is not in line with the client's "downside risk tolerance," change in investment objective, the client makes a significant addition of capital or withdrawal of capital from the account, rebalancing of the portfolio if current allocation and targeted allocation are not consistent, concentrated position that could lead to volatility, etc.

The client agrees to inform the firm in writing of any material changes to the information included in the questionnaire or any other change in the client's financial circumstances that might affect the manner in which client's assets should be invested. Clients may contact the firm during normal business hours to consult with the firm concerning the management of the client's account(s).

Item 14 – Client Referrals and Other Compensation

Charles Schwab & Co., Inc. Advisor Services provides TruAdvisors with access to Charles Schwab & Co., Inc. Advisor Services' institutional trading and custody services, which are typically not available to Charles Schwab & Co., Inc. Advisor Services retail investors. These services generally are available to independent investment advisers on an unsolicited basis, at no charge to them so long as a total of at least $10 million of the adviser's clients' assets are maintained in accounts at Charles Schwab & Co., Inc. Advisor Services. Charles Schwab & Co., Inc. Advisor Services includes brokerage services that are related to the execution of securities transactions, custody, research, including that in the form of advice, analyses and reports, and access to mutual funds and other investments that are otherwise generally available only to institutional investors or would require a significantly higher minimum initial investment. For TruAdvisors client accounts maintained in its custody, Charles Schwab & Co., Inc. Advisor Services generally does not charge separately for custody services but is compensated by account holders through commissions or other transaction-related or asset-based fees for securities trades that are executed through Charles Schwab & Co., Inc. Advisor Services or that settle into Charles Schwab & Co., Inc. Advisor Services accounts.

Charles Schwab & Co., Inc. Advisor Services also makes available to TruAdvisors other products and services that benefit TruAdvisors but may not benefit its clients' accounts. These benefits may include national, regional or TruAdvisors specific educational events organized and/or sponsored by Charles Schwab & Co., Inc. Advisor Services. Other potential benefits may include occasional business entertainment of personnel of TruAdvisors by Charles Schwab & Co., Inc. Advisor Services personnel, including meals, invitations to sporting events, including golf tournaments, and other forms of entertainment, some of which may accompany educational opportunities. Other of these products and services assist TruAdvisors in managing and administering clients' accounts. These include software and other technology (and related technological training) that provide access to client account data (such as trade confirmations and account statements), facilitate trade execution (and allocation of aggregated trade orders for multiple client accounts, if applicable), provide research, pricing information and other market data, facilitate payment of TruAdvisors' fees from its clients' accounts (if applicable), and assist with back-office training and support functions, recordkeeping and client reporting. Many of these services generally may be used to service all or some substantial number of TruAdvisors' accounts. Charles Schwab & Co., Inc. Advisor Services

also makes available to TruAdvisors other services intended to help TruAdvisors manage and further develop its business enterprise. These services may include professional compliance, legal and business consulting, publications and conferences on practice management, information technology, business succession, regulatory compliance, employee benefits providers, and human capital consultants, insurance and marketing. In addition, Charles Schwab & Co., Inc. Advisor Services may make available, arrange and/or pay vendors for these types of services rendered to TruAdvisors by independent third parties. Charles Schwab & Co., Inc. Advisor Services may discount or waive fees it would otherwise charge for some of these services or pay all or a part of the fees of a third-party providing these services to TruAdvisors. TruAdvisors is independently owned and operated and not affiliated with Charles Schwab & Co., Inc. Advisor Services.

TruAdvisors does not compensate for client referrals.

Item 15 – Custody

Clients should receive statements at least quarterly from the qualified custodian that holds and maintains your investment assets. TruAdvisors urges you to carefully review such statements and compare the official custodial records to the account statements that we provide you. Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

When it deducts fees directly from client accounts at a selected custodian, TruAdvisors will be deemed to have limited custody of client's assets and must have written authorization from the client to do so. Clients will receive all account statements and billing invoices that are required in each jurisdiction, and they should carefully review those statements for accuracy.

Item 16 – Investment Discretion

TruAdvisors may act in a discretionary or non-discretionary capacity. If discretionary authority is granted to select the identity and number of securities to be bought or sold, clients must authorize such discretion in writing in the advisory agreement. In all cases, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account. Clients must authorize such discretion in the advisory agreement. When selecting securities and determining amounts, TruAdvisors observes the investment policies, limitations and restrictions of the clients for which it advises. Investment guidelines and restrictions must be provided to TruAdvisors in writing.

Item 17 – Voting Client Securities

As a matter of firm policy and practice, TruAdvisors does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. Clients should contact their financial advisor if they have any questions and/or to obtain this information. Clients will receive their proxies directly from their custodian or transfer agent.

Item 18 – Financial Information

Registered Investment Advisers are required to provide you with certain financial information or disclosures about TruAdvisors' financial condition. TruAdvisors has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients, and has not been the subject of any bankruptcy proceeding.