

Item 1. Introduction:

Morling Financial Advisors LLC (hereinafter “Morling Financial Advisors” “MFA” “the firm” “we” “us” or “our”) is registered with the Securities and Exchange Commission as an investment adviser. All of our Financial Professionals are registered and licensed to only offer investment advisory services and are not dually registered to offer brokerage services. 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 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?

We offer investment advisory services to you. The particular types of investment advisory services that we offer to you include:

Investment Management Services (IM Services). You may engage MFA to manage all or a portion of your assets on a discretionary basis. We monitor your investments at least quarterly. This monitoring service is without material limitations and is offered as part of our standard IM Services. Upon execution of MFA’s asset management agreement, MFA accepts discretionary authority which means that we will implement transactions without seeking your prior consent. This discretionary authority applies to the securities to be purchased or sold, the amount of securities to be purchased or sold, when transactions are made, the costs at which the transactions will be effected, and the independent managers to be hired or fired. This authority is generally without limitation, but limitations to the aforementioned discretionary activities may be imposed by you in the form of specific constraints on any of these areas of discretion with MFA’s written acknowledgement. These services generally require a minimum investment amount of \$2,000,000.

Financial Planning and Consulting Services (FP&C Services). You may engage MFA for analysis and advice on a variety of financial topics and often include recommendations for a course of activity or specific actions to be taken. Your investments are not monitored nor offered as a standard part of FP&C Services, nor does MFA accept discretionary authority and you make the ultimate decision regarding the purchase or sale of investments. New clients will typically pay a minimum of \$500 per month while legacy clients may pay lower fees under prior agreements. We do not have proprietary products nor is our advice limited to a menu of products or types of investments.

Additional information about our services can be found in Item 4 and 7 of our ADV Part 2A, available [here](#).

Key questions to ask:

- **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?

Investment management services are charged an ongoing asset-based fee. MFA does have an annual minimum fee as well. Asset-based fees may create a conflict of interest. For example, the more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account.

Financial planning and consulting services are provided for a flat fee or an hourly fee.

Other Fees & Costs: You will directly or indirectly pay other fees and costs related to investment advisory services and investments, in addition to the principal fees and costs disclosed above. Examples of common fees and costs include custodian fees, maintenance fees, fees related to public and private funds, and other transactional fees or product-level fees.

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. For additional information, please see Item 5 of our ADV 2A, available [here](#).

Key Questions to ask: 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. The partners of MFA have ownership interests in businesses that MFA may recommend to clients which creates a conflict of interest because the partners may benefit by recommending certain service providers. Our firm has a revenue-sharing arrangement with Allworth Financial (“Allworth”) and may receive an economic benefit if we refer certain prospective clients to Allworth. This creates a conflict of interest because we have a financial incentive to make such referrals.

Key Question to ask: How might your conflicts of interest affect me, and how will you address them?

Additional information about conflicts of interest can be found in Item 10 and 12 of our ADV 2A, available [here](#).

[How do your financial professionals make money?](#)

Our employees receive a fixed base compensation, plus a bonus based (at least partially) on firm financial performance. Owners also receive a share of firm net income. Independent contractors are paid by the hour or based on a share of client revenue. Each of these compensation structures create a conflict of interest because individual pay may increase if revenue and/or net income increases.

[Item 4. Disciplinary History](#)

[Do you or your financial professionals have legal or disciplinary history?](#)

No. Visit investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Key Questions to ask: As a financial professional, do you have any disciplinary history? For what type of conduct?

[Item 5. Additional Information](#)

Additional information about our investment advisory services and an up-to-date copy of the relationship summary is available by contacting us at 844-667-5464 or contacting the Chief Compliance Officer, Matthew Shibata, at matt@morlingadvisors.com.

Key Questions to ask: 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?

Exhibit A
Form CRS – Summary of Material Changes

This document highlights material changes to the Form CRS previously filed on March 19, 2025.

- Item 2 was updated to reflect current minimum fee arrangements for new and legacy clients.
- Item 3 was updated to disclose a revenue-sharing arrangement.