

# Era Financial Advisors, LLC

## Form CRS

July 2, 2025

### Introduction

Era Financial Advisors, LLC (“Era”) is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing.

### What investment services and advice can you provide me?

We offer internet-based investment advisory services to retail investors.

- When you engage our firm for investment advisory services, we will provide ongoing advice and monitoring of your investments. Era will not have discretion or authority to determine the investments to buy and sell in your account. You will make the ultimate decision regarding the purchase or sale of investments. We generally require a minimum initial investment to open an account.
- Our investment advice is not limited to proprietary products or a limited menu of products or types of investments.

You should carefully review our Form ADV Part 2A Brochure, which is available at <https://adviserinfo.sec.gov/firm/summary/334404>, for more detailed information about our services.

#### Please ask us the following questions to better understand our services:

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?

### What fees will I pay?

- Era charges an initial account opening fee of up to \$10 and a flat, ongoing subscription fee. The subscription fee is charged on either a yearly or monthly basis in advance, regardless of your assets under management, subject to a minimum charge of \$10 per month. Subscription fees are dependent upon the service levels and features contracted by you. The subscription fees do not currently exceed \$1,000 per year. Our wrap program subscription fees include advisory fees and most transaction costs and fees for clearing and custodial services, and therefore may be higher than a typical asset-based advisory fee. A wrap fee program may not be the lowest cost option if you would like to restrict your investments to open-end mutual funds or other long-term investment products.
- In addition to our fees, you will incur additional third-party fees and costs related to the investments in your account, such as transaction fees, custodian fees, account maintenance fees, wire transfer fees, redemption fees, and other product related 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. It is important that you carefully review our Form ADV Part 2A Brochure, which is available at <https://adviserinfo.sec.gov/firm/summary/334404>, for additional information about our fees.**

#### Please ask us the following questions to better understand the impact of fees and costs on investments:

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 interest. You should understand and ask us about these conflicts because they can affect the investment advice that we provide you. Here are some examples to help you understand what this means:

- A broker-dealer or custodian recommended by us generally provides us with access to electronic systems that assist us in managing your account, as well as research, software, other technology, and discounts for products and services offered by third-party service providers. These economic benefits give our firm an incentive to recommend such a broker-dealer or custodian over other broker-dealers and custodians that do not provide similar benefits.

**Please ask us the following question about our conflicts of interest:**

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

You should carefully review our Form ADV Part 2A Brochure, which is available at <https://adviserinfo.sec.gov/firm/summary/334404>, for more detailed information about our conflicts of interest.

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

Our financial professionals receive a set salary. They may also receive a merit bonus based on their individual performance. They do not receive compensation based on the amount of assets serviced or products sold, nor do they receive non-cash compensation.

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

No, please visit <https://www.investor.gov/CRS> for a free and simple search tool to research our firm.

**Please ask us the following questions about our disciplinary history:**

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

## **Additional Information**

You can find additional information about our investment advisory services in our Form ADV Part 2A Brochure, which is available at <https://adviserinfo.sec.gov/firm/summary/334404>. You can request up-to-date information and a copy of our relationship summary by contacting us at (530) 208-9249.

**Please ask us the following questions to understand who to contact with any questions or complaints:**

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?