Customer Relationship Summary (Form CRS) - July 28, 2026

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Introduction

Centaurus Financial, Inc. is registered with the Securities and Exchange Commission (SEC) as both a Broker-Dealer and a Registered Investment Adviser, commonly known as a dual registrant. It is also a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC).

Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at 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 both Brokerage and Investment Advisory Services to retail investors.

Broker-Dealer Services (Brokerage)	Investment Adviser Services (Advisory)
Our principal **brokerage** services include buying and selling securities on your behalf as well as providing you with recommendations.	Our principal **investment advisory** services include financial planning and consulting as well as ongoing asset management through our firm or third party manager and wrap fee programs.
We do not monitor your account as part of our standard brokerage services. We will deliver account statements to you at least quarterly in paper or electronic form.	We will offer you advice on a regular basis. We will discuss your investment goals, design a strategy with you to achieve your investment goals and regularly monitor your account. We will contact you at least annually to discuss your portfolio.
You may select investments, or we may recommend investments for your account. However, the ultimate investment decision for your investment strategy and the purchase and/or sale of investments will be yours.	You can choose an account that allows us to buy and sell investments without asking you in advance (a **discretionary account**). Or, we may give you advice and allow you to decide what investments to buy and/or sell (a **non-discretionary account**) prior to purchase and/or sale.
We can provide you with a wide selection of investments and do not offer proprietary products. Other firms may provide different options, some of which might have lower costs.	Our investment advice can include a wide selection of investments, and we do not offer proprietary products. Other firms may offer different options, some of which might have lower costs.
Certain account types and products are subject to minimum account sizes and/or investment amounts.	Certain account types and products are subject to minimum account sizes and/or investment amounts.

Additional Information: To access important investor information and disclosures, please visit our website at www.centaurusfinancial.com/investor-information. On this web page, please see our advisory services firm brochures under *ADV Disclosures*, specifically *Form ADV Part 2A Brochure* (Items 4 and 7) or *Form ADV Part 2A Wrap Fee Program Brochure* (Items 4.A and 5), and our *Regulation Best Interest Disclosures* document.

Conversation Starters:

It is important for retail investors to ask a financial professional the following questions:

- **Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? 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?

Fees and costs affect the value of your account over time. Please ask your financial professional to give you personalized information on the fees and costs associated with your account.

Broker-Dealer Services (Brokerage)	Investment Adviser Services (Advisory)
For brokerage services, you will pay us a transaction-based fee, generally referred to as a **commission,** every time you buy or sell an investment.	For advisory financial planning and consulting services, you will pay us a fee based on a flat, hourly, or recurring rate (or a combination thereof).
With stocks or exchange traded funds, the fee is usually a separate commission. With other investments, such as bonds, the fee, called a **markup** or **markdown**, might be part of the price you pay for the investment. With mutual funds, the fee, typically called a **load**, reduces the value of your investment or amount of shares purchased.	For advisory asset management services, you will pay us an **asset based fee** based on a percentage of the assets we or related third parties manage for you. This fee will be charged to you on a monthly or quarterly basis depending on the investment program selected.
Some investments, such as mutual funds, variable annuities and alternative investments, impose additional fees that will reduce the value of your investment over time. Also, with certain investments, such as variable annuities, you may have to pay fees such as a **surrender charge** to sell the investment.	For some advisory asset management accounts, otherwise known as **wrap fee programs**, the asset based fee will include most transaction costs and custody services. As a result, wrap fee programs typically have a higher cost than non-wrap fee programs.

Broker-Dealer Services (Brokerage)	Investment Adviser Services (Advisory)
You will be charged more when there are more trades in your account. This creates a conflict in that we may have a financial incentive for you to trade more often.	You will be charged more as the value of your advisory asset management account increases. This creates a conflict in that we may have a financial incentive for you to increase the assets in your advisory asset management account.
In addition to the fees described above, your account may be subject to custodial fees, account maintenance fees, fees related to mutual funds and variable annuities, product-level fees, and account inactivity fees, among others.	In addition to the fees described above, your account may be subject to custodial fees, account maintenance fees, fees related to mutual funds and variable annuities, product-level fees, and account minimum fees, among others.

Additional Information: 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.

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Conversation Starter:

It is important for retail investors to ask a financial professional the following question:

- **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 providing recommendations as my broker-dealer or when acting as my investment adviser? How else does your firm make money, and what conflicts of interest do you have?

When we provide you with a recommendation as your broker-dealer or 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 recommendations and investment advice we provide you. Here are some examples to help you understand what this means.

- **Third Party Payments:** Compensation we receive from third parties when we recommend or sell certain investments. Receipt of these funds directly benefits us and therefore creates a conflict of interest.

- **Revenue Sharing:** Investments where the manager or sponsor of the investments, or another third party (such as an intermediary), shares the revenue they receive on those investments with us. Receipt of these funds directly benefits us and therefore creates a conflict of interest.

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Conversation Starter:

It is important for retail investors to ask a financial professional the following question:

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

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How do your financial professionals make money?

Our financial professionals are compensated by commissions and/or advisory fees as previously described in this document. Certain conflicts of interest exist in connection with this compensation as described above.

Factors related to this compensation include, but are not limited to, the amount of assets serviced, the complexity of your situation, the time required to meet your needs, the products sold, the products' sales commissions, or revenue the firm earns from the financial professional's advisory services or recommendations.

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

YES – Please visit www.Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter:

It is important for retail investors to ask a financial professional the following question:

- **As a financial professional, do you have any disciplinary history? Is yes, for what type of conduct?**

Additional Information

To access important investor information and disclosures, please visit our website at www.centaurusfinancial.com/investor-information, where you can find a copy of this *Customer Relationship Summary*.

To request up-to-date information on the products and services our firm provides, including the most recent version of this *Customer Relationship Summary*, please contact our Compliance Department at (800) 880-4234.

Conversation Starter:

It is important for retail investors to ask a financial professional the following question:

- **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?**