

Form ADV Part 3 – Client Relationship Summary

Date: 03/31/2026

Item 1: Introduction

TEAMWORK FINANCIAL ADVISORS, LLC (“Teamwork” or “Firm” or “We”) is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. Registration does not imply any specific level of skill or training.

Investment advisory services and fees differ from that of brokerage services and fees. It is important for the retail investor to understand the difference. Our firm provides investment advisory services. Our firm does not provide brokerage services. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information.

This document gives you a summary of the types of services and fees we offer. Please visit www.investor.gov/CRS for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

Questions to ask us: 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 investment services and advice can you provide me? Teamwork Financial Advisors, LLC provides asset management and financial planning and consulting services.

For asset management, we provide ongoing monitoring of your account and manage your investments based on your financial situation, investment objectives, and risk tolerance. We primarily use model portfolios to guide how your account is invested across asset classes such as exchange-traded funds (ETFs), stocks, bonds, U.S. Treasury securities, and options. We review and adjust these models as part of our ongoing services.

We generally have discretionary authority to buy and sell investments in your account without prior approval. In some cases, we allocate a portion of your account to a sub-advisor, such as ZEGA Financial, LLC, which also has discretionary authority over its portion of the account. You may impose reasonable restrictions on how we manage your account. We typically require that your account be managed through the AE Wealth Management (AEWM) platform and held with a qualified custodian. We generally do not manage assets outside of this platform, except for limited legacy arrangements. We also provide financial planning and consulting services, including written plans and one-time or ongoing consultations. These services do not include ongoing monitoring or management unless you enter into a separate asset management agreement.

In addition, we provide advice on certain insurance products, such as fixed annuities. These products are not included in the assets we manage. Our advice is generally limited to certain types of investments, including ETFs, stocks, bonds, treasuries, and options, although we may recommend other investments when appropriate. You should understand that we manage accounts for multiple clients and may provide different advice or take different actions for other clients. We cannot guarantee that your investment goals will be achieved. For additional information, please see our Form ADV Part 2A brochure (“Brochure”) (specifically, Items 4 & 7).

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

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

What fees will I pay? Fees you pay depend on the services you receive. For asset management services, we charge an ongoing fee based on the value of the assets in your account (an “asset-based fee”). This fee is typically charged monthly in arrears. We ask you to sign a written authorization to have fees directly debited from your account(s) held at the qualified custodian. Because our fee is based on the amount of assets in your account, the more assets you have, the more you will pay us, which creates an incentive for us to encourage you to increase assets in your account.

For financial planning and consulting services, we may charge a fixed or hourly fee. In some cases, these fees may be reduced or waived when you also receive asset management services. If you invest through a third-party money manager,

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you will pay that manager's separate fee in addition to our fee.

Clients should be aware that the advisory fee does not include transfer fees, margin interest, and any commissions, mark-ups/mark-downs on transactions. Any specialized custodial account charges, such as IRA account fees, are also charged to you by the qualified custodian. Clients whose funds are invested in money market funds, or ETFs also pay fees to the fund sponsor in addition to advisory fees. These fees include management, fund and distribution expenses and are described in each sponsor's prospectus. Please see Items 5 and 12 of our firm's ADV Part 2A for additional information regarding these expenses.

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.** Please also see our [Brochure](#) for additional details.

Conflicts of Interest: When we act as your investment adviser, we are held to a fiduciary standard of conduct, which means we must act in your best interest and not place our interests ahead of yours. At the same time, the way we are compensated creates conflicts of interest. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.

Here are examples to help you understand what this means:

- **Asset-based fees:** Because we are paid based on assets in your account, we have an incentive to encourage you to increase those assets.
- **Retirement rollovers:** If we recommend rolling over assets from a retirement plan into an account we manage, we will earn fees on those assets, which creates an incentive to recommend the rollover.
- **Insurance compensation:** Certain of our financial professionals are licensed insurance agents and receive commissions and other compensation from the sale of insurance products, which creates an incentive to recommend those products.
- **Affiliated services:** We are affiliated with firms that provide tax, legal, and insurance services. You may be referred to these firms, which results in additional compensation to those entities.
- **Third-party money managers:** When we recommend third-party managers, you will pay their fees in addition to ours, which creates an incentive for us to recommend those arrangements.

We address these conflicts by disclosing them and by acting in your best interest when making recommendations.

How do your financial professionals make money? Our financial professionals are compensated based on the advisory fees we receive and, in some cases, commissions or other compensation from insurance or related services. This creates an incentive to increase assets under management and to recommend certain products or services.

Item 4: Disciplinary History

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

Do you or your financial professionals have legal or disciplinary history? We do not have legal and disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

Item 5: Additional Information

Questions to ask us: 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?

Additional information on our firm can be found at: <https://teamworkfinancial.com/> and <https://adviserinfo.sec.gov/>. You can obtain a copy of this relationship summary, or any other up-to-date information, upon request and free of charge by contacting us at 210-687-1333 or email us at info@teamworkfinancial.com.