YDream Financial Services, Inc. **August 26, 2025**

Form CRS-Customer Relationship Summary

Introduction

YDream Financial Services, Inc. ("YDFS," "we," "us," or "our") is registered as an investment adviser with the U.S. Securities and Exchange Commission (SEC). Investment advisory services and fees differ from those of a brokerage firm; it is essential to understand these differences. YDFS is not a brokerage firm and does not offer brokerage services. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We offer the following services to retail investors:

- **Personal Financial Planning Advisory Services:** Comprehensive financial planning, including goal setting, cash flow and debt management, education funding, income taxes, retirement, investment, insurance, and estate planning.
- **Personal Investment Management and Ongoing Financial Planning:** Portfolio management tailored to your needs, with investment recommendations based on your financial situation and goals.

Account Monitoring
For personal investment management clients, we review accounts at least quarterly, and more frequently as needed. Annual reviews are available upon request. Account monitoring is offered as part of our standard services.

Investment Authority
We typically manage accounts on a discretionary basis (we make investment decisions without prior client approval), but non-discretionary relationships, where you make the ultimate investment decision regarding purchases or sales of investments, are available at a higher fee. *Additional information about our advisory services can be found in Item 4 of our Firm Brochure, which is available upon request or online at https://adviserinfo.sec.gov/(search for CRD #128995).*

Limited Investment Offerings
We do not make available or offer advice only with respect to proprietary products, nor do we limit our recommendations to a restricted menu of investment types. We evaluate investments from a broad marketplace to help ensure our advice fits your needs.

Account Minimums
There is no minimum account size, but minimum fees apply for certain services if less than $500,000 of assets are managed.

Conversation Starters: 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 fees will I pay?

- **Financial Planning Fees:** Clients with less than $500,000 under management can pay hourly rates ($275–$475), flat fees, or quarterly rates, with a minimum starting engagement fee of $6,000 and a non-refundable payment of $3,000 or 50%, whichever is greater.
- **Investment Management Fees:** Tiered, ongoing, and based on assets under management (AUM):
  - 0.25% per quarter up to $1,000,000
  - 0.20% per quarter for the next $1,000,001–$2,000,000
  - 0.15% per quarter above $2,000,000
- **Other Fees:** Additional charges may apply for non-discretionary accounts, check payments, or extra reporting. Clients also pay fees to custodians and for mutual funds or exchange traded funds. Your fees can be paid from your account or paid separately.
  Fees and costs affect the value of your account over time. Our incentive is to increase the value of your account over time, which will increase our fees over time.

The custodian or broker-dealer that holds your assets can also charge you account fees, as well as transaction fees, when we buy or sell investments on your behalf. These fees are in addition to our advisory fee. We do not receive or share in any portion of those custodial or transaction fees. Some investments, such as mutual funds, exchange-traded funds (ETFs), and private funds, charge additional fees that will reduce the value of your investments over time.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand the fees and costs you are paying.

Additional information about our fees is in Item 5 of our Firm Brochure. Our Firm Brochure is available upon request or online at https://adviserinfo.sec.gov/ (search for CRD #128995).

Conversation Starters: Questions to Ask Us:

- *Help me understand how these fees and costs will 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 is an example to help you understand what this means: we earn fees based on the level of assets in your account—so recommending you invest more could increase our compensation.

You should understand and ask us about these conflicts, as they can affect the investment advice we provide to you.

Additional information about our conflicts of interest can be found in our Firm Brochure under Item 11, which is available upon request or online at https://adviserinfo.sec.gov/ (search for CRD #128995).

Conversation Starter: Question to Ask Us:

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

How do your financial professionals make money?

Our financial professionals are paid either a variable or fixed monthly or quarterly amount. Whether as an employee or an independent contractor, each financial professional may receive compensation based upon factors such as the portion of the financial planning or advisory fees that the firm collects from the accounts each professional manages, the time and complexity of the professional's services, and the overall revenues of the firm. As a fee-only firm, we do not charge commissions, nor pay or receive referral fees.

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.

Conversation Starter: Questions to Ask Us:

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

Additional Information

You can find more information about our financial planning and investment advisory services on the SEC's website at http://www.adviserinfo.sec.gov by searching for CRD #128995. You can also visit our website at http://www.ydfs.com or contact us by phone at 734-447-5305 to request updated information or a copy of the relationship summary.

Conversation Starters: 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?*