4:8 Financial
Relationship Summary

Introduction

Carlson Financial, Inc. dba 4:8 Financial 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 retail investors 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.

Relationships and Services

What investment services and advice can you provide me?

We offer investment advisory services to retail investors.

We offer complementary financial planning services to evaluate your financial situation, goals and risk tolerance. Through a series of personal interviews and/or the use of questionnaires we collect pertinent data, identify goals, objectives, financial problems, and potential solutions.

We also offer discretionary portfolio management services through certain programs sponsored by LPL Financial LLC (LPL), a registered broker-dealer, and discretionary services through LPL's SWM wrap fee program. LPL is the sponsor of our wrap fee program. For more information on the advisory services and fees that apply, the types of investments available in the programs and the potential conflicts of interest presented by the programs, please refer to the program account packet (which includes the account agreement and LPL Form ADV program brochure) and the Form ADV, Part 2A of LPL or applicable program. We work with you to formulate an individualized portfolio based upon your objectives, time frame, risk parameters and other investment considerations. We regularly monitor your portfolio and adjust it as determined by the stock market and world events. Additionally, we may use the services of a third-party investment adviser to manage all or a portion of your account. We do not require a minimum account size.

Additional Information:

You can find more detailed information about the services we offer in our Item 4 of our Form ADV Part 2A and Appendix 1.

Conversation Starters:

1. "Given my financial situation, should I choose an investment advisory service? Why or why not?"
2. "How will you choose investments to recommend to me?"
3. "What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

For our discretionary portfolio management services and wrap fee accounts, we charge a fee based on a percentage of assets under management in your accounts. We calculate and bill our fees quarterly in arrears. The annual management fee ranges from 0% to 1.35%.

The management fee is based on the custodian reported account value as of the last business day of the quarter. The management fee will be calculated and directly deducted from the account by the custodian.

Our management fee for this service is exclusive of brokerage commissions, transaction fees, and other related costs and expenses. Our management fee does not include a third-party investment adviser's management. Mutual funds and exchange traded funds charge internal fees that are separate from our management fee.

Our wrap fee accounts are calculated and billed quarterly in advance with a maximum annual management fee of 2.00%. In our wrap fee program, our management fees include transaction fees, brokerage commissions and other related costs and expenses. Mutual funds and exchange traded funds charge internal fees that are separate from our management fee.

Please see our Form ADV Part 2A and Appendix 1 for more information about our fees and management services.

https://adviserinfo.sec.gov/firm/summary/335831

Conversation Starter:

"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?"

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. You can find more detailed information about our fees and costs in our Form ADV Part 2A, Item 5 or in Item 4 of our Appendix 1.

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:

a) Our financial professionals are independent life and health insurance agents, and they may recommend these services to you. These other activities pay them commissions that are separate from our management fees and give our financial professionals a financial incentive to recommend and sell insurance products to our clients.

b) When we recommend you rollover a retirement account for us to manage, this creates a financial incentive because we charge a fee for our services. We attempt to mitigate the conflict of interest by acting in your best interest and applying an impartial conduct standard to all rollovers.

Conversation Starter:

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

Additional Information:

You can find more detailed information about our conflicts of interest in Item 10 of our Form ADV Part 2A.

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How do your financial professionals make money?

Our financial professionals are paid a salary or paid by a percentage of assets for the advisory fees.

Disciplinary History

Do you or your financial professionals have legal or disciplinary history? No

Additional Information:

Visit https://www.Investor.gov/CRS for a free and simple search tool to research your financial professionals.

Conversation Starter:

"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 and request a copy of our relationship summary.

Website: www.48financial.com Address: 266 Northwest 1st Ave., Canby, OR 97013

Email: paul@48financial.com Telephone: (503) 266-4848 Fax: (503) 266-4840

Conversation Starter:

"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?"

Material Changes: We have no material changes to report as this is our initial Form CRS.