

Item 1: Cover Page

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Lynch Financial Advisors, Inc. is an investment adviser registered with the U.S. Securities and Exchange Commission ("SEC"). This brochure provides information about our qualifications and business practices and constitutes our Form Part ADV 2A. If you have any questions about the contents of this brochure or if you would like to request a paper copy of this brochure, please contact us at (916) 772-3103 or at info@lynchfinancialadvisors.com.

The information in this brochure has not been approved or verified by the SEC or any U.S. state or non-U.S. securities authority. Registration does not imply that we have attained a certain level of skill or training. We encourage you to visit the SEC's Investment Adviser Public Disclosure ("IAPD") website for more information about us, including our Form ADV Part 1. The IAPD web address is www.adviserinfo.sec.gov.

Item 2: Material Changes

Since Lynch Financial's initial filing on June 10, 2026, we have made the following updates:

- Item 4: AUM update and clarification regarding the Firm's discretionary management of client assets.
- Item 5: Updates and clarifications to fee-related disclosures including the timing of advisory fee calculations.
- Item 16: Additional information regarding the Firm's discretionary management of client assets and overall asset allocation.

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Item 4: Advisory Business

Lynch Financial Advisors (“Lynch Financial” or “Advisor”) is a California corporation established in 2005. The principal owners of Lynch Financial are Michael Lynch and Manbir (Ricky) Chohan. Lynch Financial is a comprehensive financial planning firm that offers the following services: Financial Review, Financial Planning, and Wealth Management retainers. These services are offered to individuals and couples. In addition to services for individuals and couples, Lynch Financial Advisors also offers business consulting. The nature of consulting for businesses is always tailored to the specific needs of the client, with an emphasis on helping the owners of a company to build their business balance by improving their overall lifestyle. Almost all business retainers are complemented with one of the above retainers.

Financial Review

Lynch Financial offers Financial Review services, which consist of a comprehensive review of a client's financial circumstances and goals. During these consultations, the Firm may discuss topics such as retirement planning, education savings, cash flow and budgeting considerations, investment risk, existing portfolio allocations, tax-related considerations, and other financial planning matters relevant to the client's objectives.

Financial Review services are educational and consultative in nature and are generally provided during one or more meetings with the client. The Firm may review a client's existing investment portfolio and discuss portfolio construction, diversification, and risk characteristics; however, the Firm does not provide clients with a detailed portfolio design or model portfolio for implementation. The Firm does not recommend specific securities transactions as part of this service and does not exercise discretionary authority over client assets in connection with its Financial Review services. Clients who separately engage Lynch Financial for Wealth Management services may grant the Firm discretionary authority as described below and in Item 16.

The Firm may discuss general tax considerations and the potential financial impact of certain decisions; however, the Firm does not provide tax preparation services. Clients are encouraged to consult their tax professional regarding the preparation of tax returns and the application of tax laws to their specific circumstances.

Examples of topics that may be discussed include retirement readiness, savings strategies, education funding, spending goals, investment risk tolerance, and the overall alignment of a client's financial resources with their long-term objectives.

Financial Planning

Lynch Financial offers Financial Planning services to clients seeking comprehensive guidance regarding their financial affairs. Financial planning engagements are designed to help clients evaluate their current financial position, identify financial goals, and develop strategies to work toward those goals.

Depending on the client's circumstances and objectives, the Firm may provide advice and recommendations regarding:

- Retirement planning and retirement savings strategies;
- Tax planning considerations, including strategies designed to improve tax efficiency;
- Cash flow, budgeting, and spending analysis;
- Insurance and risk management considerations, including life, disability, property, and casualty insurance;
- Education funding strategies;
- Estate planning and wealth transfer considerations, including coordination with the client's legal and tax professionals;
- Investment planning and asset allocation; and
- Evaluation of the client's overall financial condition, including assets, liabilities, income, and expenses.

As part of the financial planning process, the Firm may assist clients in organizing financial information, evaluating alternatives, and developing action plans. The Firm may also review employer-sponsored retirement plans, such as 401(k) and 403(b) plans, and provide recommendations regarding investment allocation within those plans. The Firm does not exercise discretionary authority over employer-sponsored retirement plan accounts unless such assets are transferred to an account managed by the Firm pursuant to a separate investment management agreement.

Financial planning recommendations are based on information provided by the client and are intended to address the client's stated objectives and circumstances at the time the recommendations are made. Clients are responsible for determining whether to implement any recommendations and for notifying the Firm of any material changes to their financial circumstances.

Wealth Management

Wealth Management clients generally have more than \$150,000 in investable assets. During the first year of the engagement, we provide a comprehensive review of the client's financial picture, including:

1. Tax Planning
Review estimated taxes, withholding, potential tax obligations, and opportunities to reduce taxes, including through retirement contributions or other planning strategies.
2. Goal Setting
Help clients identify and prioritize financial and personal goals by understanding their relationship with money, current spending habits, and the areas of life most important to them.
3. Insurance Review
Work with the client's insurance agent to review life, disability, home, auto, and other coverage, including deductible levels and appropriate self-insurance amounts.

4. Budgeting and Spending

Review spending patterns to identify potential “leaks” in the client’s financial plan, opportunities to increase savings, and possible tax deductions.

5. Estate Planning Preparation

Help clients prepare for meetings with an attorney by organizing relevant information, explaining basic will and trust considerations, and identifying key decisions that may need to be made.

6. Investment and Portfolio Planning

We review the client's complete financial picture, including assets, liabilities, real estate, business interests, cash accounts, debt, and investments. We discuss the client's financial goals, investment experience, and overall financial circumstances to develop an appropriate investment strategy and asset allocation. The Firm utilizes a variety of investment models designed to align with differing client needs and objectives and seeks to manage downside risk while pursuing long-term investment goals. The Firm generally manages client accounts on a discretionary basis, including rebalancing accounts to maintain target asset allocations. Clients are provided advance notice of changes to their overall asset allocation. In certain circumstances, the Firm may request financial information to determine eligibility for specific investment opportunities.

Early Accumulation Phase Retainer

This service is designed for clients who are in the early stages of building wealth and whose planning needs may be less complex than those receiving comprehensive wealth management services. Financial planning topics are tailored to the client's individual circumstances and may include budgeting, cash flow management, retirement planning, tax planning, insurance review, and investment planning.

Clients may meet with the Firm throughout the year as needed and have access to advisory personnel by phone, email, and other approved communication methods. Tax preparation services may be available through an affiliated company; however, such services are separate from the Firm's advisory services and may be subject to additional fees.

Additional Information

The Firm operates as a fee-only registered investment adviser. The Firm and its advisory personnel do not receive commissions or other compensation for the sale of insurance products, securities, or investment products. As a result, the Firm's compensation is limited to the advisory fees paid by its clients.

The Firm utilizes a third-party investment analysis platform that incorporates quantitative and artificial intelligence-based methodologies to evaluate market conditions and provide portfolio allocation and rebalancing guidance. The Firm may consider this information as part of its investment management process; however, all investment decisions remain subject to the Firm's review and oversight.

The Firm does not sponsor or participate in any wrap fee programs.

As of August 2026, the Firm's assets under management are approximately \$112 million managed on a discretionary basis and advises on approximately \$20 million in held-away workplace retirement accounts on a non-discretionary basis.

Item 5: Fees and Compensation

Clients are not required to maintain an ongoing planning engagement and may terminate the agreement upon thirty (30) days' written notice. Upon termination, fees will be assessed in accordance with the terms of the client's advisory agreement.

Financial Reviews are available for a fixed fee up to \$1,500 per review. A Financial Review generally includes approximately two hours of meeting time and two hours of preparation and follow-up work. Fees are charged in accordance with the schedules below:

Schedule A — Standard Fee Schedule

Tax preparation is billed separately through Lynch Tax LLC.

Assets Under Management	Annual Advisory Fee
\$0 – \$500,000	1.20%
\$500,000 – \$1,500,000	0.95%
\$1,500,000 – \$3,500,000	0.70%
\$3,500,000 – \$5,000,000	0.50%
\$5,000,000+	0.40%

Schedule B — 401(k) Plans

Tax preparation is billed separately through Lynch Tax LLC.

Plan Assets Under Management	Annual Advisory Fee
\$0 – \$5,000,000	0.60%
\$5,000,000+	0.40 %

Schedule C — Legacy (Family Fee - 2 or more family members)

For Founder clients with \$1,500,000 or more in assets under management with Lynch Financial Advisors. Combined household assets must exceed \$2,000,000 to qualify for Legacy pricing. Minimum participation for family members is \$500,000 AUM.

Tax preparation is billed separately through Lynch Tax LLC.

Assets Under Management	Annual Advisory Fee
\$0 – \$1,500,000	0.95%
\$1,500,000 – \$3,500,000	0.70%
\$3,500,000 – \$5,000,000	0.50%
\$5,000,000+	0.40%

Schedule E — Monthly Accumulation Clients

For clients who pay a monthly retainer. Fee is based on household AUM and filing status. Clients who reach \$150,000 in AUM transition to Schedule A — Standard Fee Schedule (Wealth Management Client status). The monthly retainer is a combination of asset management and tax preparation services: 10 months of payments are allocated to Lynch Financial Advisors for asset management, and 2 months of payments are remitted to Lynch Tax LLC for tax preparation services. For compliance purposes, tax preparation fees cannot be charged through Lynch Financial Advisors and are billed separately through Lynch Tax LLC.

	Client's Kids	\$0 – \$75,000	\$75,000 – \$150,000	\$150,000+
Single	\$25 – \$50/mo	\$100/mo	\$150/mo	<i>Schedule A — Wealth Management Client</i>
Married	\$50 – \$100/mo	\$150/mo	\$200/mo	<i>Schedule A — Wealth Management Client</i>

General Fee Terms

Advisory fees are based on the fair market value of the portfolio under management at the closing date of each month for the following month. In the event that the client terminates the managed account between monthly billing cycles, the client will receive a pro-rata refund based on the amount of time their account has been under management and the time remaining within that particular month.

A client may also incur certain charges imposed by custodians and other third parties. These include transfer fees, execution costs, administrative fees, 12b-1 fees, and other similar fees on brokerage accounts and securities transactions. Exchange traded funds also charge internal management fees, which are disclosed in the relevant fund's prospectus. Lynch Financial Advisors does not receive these fees or any other compensation from exchange traded fund managers. Such fees are in addition to advisory fees contained in the above schedules.

If Lynch Financial Advisors is unable to collect the advisory fee from the client's account, Lynch Financial Advisors reserves the right to liquidate assets to pay advisory fees, or to assess the fee in arrears and/or terminate the client's participation in the Program. Any unearned pre-paid fees will be calculated and refunded on a pro-rata basis.

Payment Methods

Clients may pay financial planning fees by credit card, check, or other payment methods approved by the Firm. Asset management fees may be deducted directly from the client's brokerage account pursuant to the client's authorization. Additional details regarding billing arrangements are set forth in the client's advisory agreement.

Fee Waivers and Reduced Fees

The Firm may, in its sole discretion, waive or reduce fees for certain clients based on individual circumstances.

Termination and Refunds

Clients may terminate their advisory agreement upon thirty (30) days' written notice.

Financial Review fees are generally billed after services are provided. Refund requests for Financial Review engagements will be considered on a case-by-case basis at the Firm's discretion.

For retainer engagements, monthly fees are billed at the beginning of each month and cover services for that month. If a client terminates during the month, the engagement will end thirty (30) days after the Firm receives written notice of termination. Any refund will be determined based on the timing of the termination notice, fees paid, and services provided through the effective termination date, as described in the client's advisory agreement.

Other Fees and Expenses

In addition to the Firm's advisory fees, clients may incur certain fees and expenses imposed by third parties. These may include, but are not limited to, custodian fees, brokerage commissions, transaction charges, account maintenance fees, and other fees and taxes associated with investment transactions and account maintenance.

Clients investing in mutual funds or exchange-traded funds ("ETFs") will also bear a proportionate share of the fees and expenses charged by those investment vehicles. Such fees and expenses are disclosed in the applicable prospectus and are separate from and in addition to the fees charged by the Firm.

Transactions involving individual stocks, bonds, and other securities may result in brokerage commissions, markups, markdowns, spreads, or other transaction-related costs charged by the broker-dealer or custodian executing the transaction.

Item 6: Performance-Based Fees and Side-by-Side-Management

Lynch Financial Advisors does not charge performance-based fees.

Item 7: Types of Clients

The Firm provides advisory services to individuals, high-net-worth individuals, trusts, retirement plans, small business retirement plans, businesses, and corporations. The Firm may also provide financial planning and consulting services to business owners and other clients based on their individual needs.

The Firm does not impose a minimum account size requirement for advisory services. In limited circumstances, the Firm may provide advisory services at a reduced fee or without charge to individuals who demonstrate a financial need for such assistance. The decision to waive or reduce fees is made on a case-by-case basis at the Firm's discretion.

Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

Methods of Analysis and Investment Strategies

The Firm utilizes a combination of financial planning, fundamental analysis, market analysis, and portfolio allocation strategies when developing investment recommendations for clients. The Firm may also consider information obtained from third-party research providers and technology-based analytical tools when evaluating market conditions and asset allocation decisions.

The Firm generally seeks to construct diversified portfolios designed to support long-term financial goals while managing investment risk. Investment recommendations may include exchange-traded funds ("ETFs"), mutual funds, closed-end funds, individual equity securities, fixed income securities, certificates of deposit ("CDs"), U.S. Treasury securities, and, in limited circumstances, options strategies such as covered calls.

The Firm's investment philosophy emphasizes long-term wealth accumulation, capital preservation, and prudent risk management. While the Firm seeks to reduce the impact of market declines through diversification, asset allocation, and disciplined portfolio management, there can be no guarantee that losses will be avoided.

Material Risks of Investment Strategies

Investing in securities involves a significant risk of loss. The Firm's investment strategies invest in asset classes and investment vehicles that are subject to various market, currency, economic, political and business risks, and such investment decisions may not always be profitable. Clients should be aware that there may be a loss or depreciation to the value of the client's account, which clients should be prepared to bear. There can be no assurance that a client's investment objectives will be obtained and no inference to the contrary should be made. Clients are advised that they should only commit assets for management that can be invested for the long term, that volatility from investing can occur, and that all investing is subject to risk and consequently, the value of the client's account may at any time be worth more or less than the amount invested.

All investments involve risk, including the possible loss of principal. The Firm cannot guarantee that any investment objective will be achieved or that any investment strategy will be successful.

Market Risk: The price of a stock, bond, mutual fund or other security may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances.

Credit Risk: The risk that a portfolio could lose money if the issuer or guarantor of a fixed income security, or the counterparty to a derivative contract, is unable or unwilling to meet its financial obligations.

High Yield Risk: High yield securities and unrated securities of similar credit quality (commonly known as "junk bonds") are subject to greater levels of credit and liquidity risks.

Inflation Risk: When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.

Interest-Rate Risk: Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.

Reinvestment Risk: This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.

Business Risk: These risks are associated with a particular industry or a particular company within an industry. Generally, business risk is that a company will go bankrupt or perform below expectations. Every company carries the business risk that it will produce insufficient cash flow in order to maintain operations. Business risk can come from a variety of sources, some systemic and others unsystemic. That is, every company has the business risk that the broader economy will perform poorly and therefore that sales will be poor, and also the risk that the market simply will not like its products.

Financial Risk: Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

Derivatives Risk: This is the risk of investing in derivative instruments, including liquidity, interest rates, market, credit and management risks, mispricing or improper valuations. Changes in the value of the derivative may not correlate perfectly with the underlying asset, rate or index and the investment could lose more than the principal amount invested.

Values-based Investment Risk. Some strategy's values-based screening criteria could cause it to underperform similar strategies that do not have such screening criteria. This could be due to certain

screened companies falling out of favor with investors or failing to perform as well as companies that do not meet the strategy's values-based screening guidelines.

Management Risk. The Firm's judgments about the attractiveness, value and potential appreciation of particular securities in which the strategies invest may prove to be incorrect and there is no guarantee that the judgments and decisions made will produce the desired results.

Business Continuity. Lynch Financial has adopted a business continuation strategy to maintain critical functions in the event of a partial or total building outage affecting our offices or a technical problem affecting applications, data centers or networks. The recovery strategies are designed to limit the impact on clients from any business interruption or disaster. Nevertheless, our ability to conduct business can be curtailed by a disruption in the infrastructure that supports our operations.

Cybersecurity Risk. Although the Firm has implemented various measures designed to manage risks relating to cybersecurity events, information or technology systems may become compromised in the event of a breach. We will make every effort to minimize the disruption to our services. Lynch Financial maintains Cybersecurity Insurance to help protect against loss. It is possible that a cybersecurity event could cause interruptions in the operations of Lynch Financial, or its client accounts and sensitive data could become vulnerable. The Firm believes that it has taken proper precautions to mitigate the risk of a breach and has procedures in place to help us respond should a cybersecurity event occur.

Item 9: Disciplinary Information

Lynch Financial is committed to maintaining high standards of ethical conduct and professional integrity.

Neither the Firm nor its management persons have any legal, disciplinary, or regulatory events that would be material to a client's or prospective client's evaluation of the Firm's advisory business or the integrity of its management.

Item 10: Other Financial Industry Activities and Affiliations

Lynch Financial is a fee-only registered investment adviser and is not registered as a broker-dealer.

Neither the Firm nor its management persons are registered representatives of a broker-dealer, futures commission merchant, commodity pool operator, commodity trading advisor, or associated person of any such entity.

The Firm may recommend that clients engage third-party professionals, including accountants, attorneys, insurance professionals, mortgage professionals, and real estate professionals, when such services are appropriate for the client's circumstances. Clients are under no obligation to engage any recommended professional and may select any service provider of their choosing.

The Firm does not receive referral fees, commissions, or other compensation in connection with these recommendations. Likewise, the Firm does not compensate third parties for referrals made to the Firm. From time to time, the Firm may refer clients requiring tax preparation or tax planning services to qualified tax professionals. Any fees charged for such services are separate from and in addition to the Firm's advisory fees.

Certain tax preparation and tax planning services may be provided through an affiliated entity under common ownership or control with the Firm. Clients are under no obligation to engage the affiliated entity and may obtain such services from any provider of their choosing. Fees for tax services are separate from and in addition to advisory fees charged by the Firm.

Professional Membership

Certain advisory personnel are members of professional organizations, including the Alliance of Comprehensive Planners ("ACP") and the National Association of Personal Financial Advisors ("NAPFA"). Membership in these organizations requires the payment of membership dues and provides access to educational, professional development, and networking resources. The Firm may be included in member directories maintained by these organizations; however, the Firm does not compensate these organizations for client referrals and does not receive compensation from them in connection with advisory services.

Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Lynch Financial has adopted a Code of Ethics that establishes policies for ethical conduct for all its personnel and imposes an obligation to comply with all applicable laws and regulations and to act in an ethical and professionally responsible manner in all professional services and activities. The Advisor's policies include prohibitions against insider trading, circulation of industry rumors, and certain political contributions, among others. The Advisor periodically reviews and amends its Code of Ethics to ensure it remains current and requires all personnel to annually attest to their understanding of, and adherence to, the Code of Ethics. A copy of the Advisor's Code of Ethics is made available to any client or prospective client upon request.

The Firm and its related persons may invest in the same securities that are recommended to or purchased for client accounts. This practice creates a potential conflict of interest because advisory personnel may have an incentive to favor their own accounts. The Firm has adopted a Code of Ethics and personal trading policies designed to address these conflicts and to ensure that client interests are placed ahead of the interests of the Firm and its personnel.

The Firm may purchase or sell securities for client accounts at or about the same time that advisory personnel purchase or sell the same securities for their personal accounts. To mitigate potential conflicts, the Firm generally seeks to execute client transactions before executing similar transactions in personal accounts and maintains policies governing employee personal trading activities.

The Firm does not maintain proprietary trading accounts and does not engage in principal transactions

with client accounts.

Item 12: Brokerage Practices

Lynch Financial generally recommends that clients maintain their accounts with Charles Schwab, which serves as the custodian for substantially all client accounts. In recommending a custodian, the Firm considers a variety of factors, including the quality of execution, custody services, available investment options, technology, service capabilities, and overall cost to clients.

The Firm does not receive soft-dollar benefits or other compensation from broker-dealers or third parties in connection with client securities transactions.

The Firm may aggregate the purchase and sale of securities for multiple client accounts through block trading when it believes doing so is consistent with its duty to seek best execution and may result in more efficient trade execution. When block trades are utilized, transactions are allocated among participating client accounts in a manner the Firm believes is fair and equitable.

In limited circumstances, a client may elect to maintain assets with a custodian other than Charles Schwab. In such cases, the Firm may be unable to negotiate transaction costs, monitor custodial fees, or obtain the same level of operational efficiency available through its primary custodial relationship. As a result, clients may incur additional costs or receive different execution results than clients utilizing the Firm's recommended custodian.

Item 13. Review of Accounts

The Firm continuously monitors the investments utilized in client portfolios, including mutual funds, exchange-traded funds, and other securities, to evaluate performance, consistency with stated objectives, and continued suitability for client accounts.

Client accounts are reviewed at least semi-annually and may be reviewed more frequently when warranted by market conditions, changes in a client's financial circumstances, or other relevant factors. As part of the review process, the Firm may rebalance or reallocate portfolio holdings to maintain consistency with the client's investment objectives and the Firm's investment strategies.

The Firm may recommend that clients roll over assets from employer-sponsored retirement plans to an individual retirement account ("IRA") or another retirement arrangement when appropriate. In evaluating rollover recommendations, the Firm considers factors such as investment options, fees and expenses, services available under the existing plan, withdrawal provisions, and the client's overall financial circumstances. Any rollover recommendation will be made in accordance with applicable fiduciary obligations and regulatory requirements.

Item 14: Client Referrals and Other Compensation

From time to time, the Firm may provide nominal gifts or gift cards to individuals who introduce prospective clients to the Firm. Such gifts are intended as a token of appreciation and are not contingent upon a prospective client becoming a client of the Firm. The Firm does not maintain any formal referral

or solicitor arrangements and does not pay ongoing referral fees or compensation based upon advisory fees generated from referred clients.

Item 15: Custody

Lynch Financial does not maintain physical custody of client funds or securities. Client assets are maintained with qualified custodians that provide account statements directly to clients at least quarterly. Clients should carefully review the account statements received from their custodian and compare them to any reports provided by the Firm.

The Firm is authorized to deduct advisory fees directly from certain client accounts pursuant to written client authorization.

Item 16: Investment Decision

Lynch Financial provides investment management services on a discretionary basis. Pursuant to the investment advisory agreement, clients authorize the Firm to purchase and sell securities in their accounts without obtaining the client's prior approval for each transaction, including transactions undertaken to rebalance the account and maintain the client's target asset allocation.

The Firm may also make changes to a client's overall asset allocation in its discretion. As a matter of practice, the Firm provides clients with advance notice by email before implementing changes to the overall asset allocation; however, the Firm does not require the client's affirmative approval before implementing such changes.

Clients may impose reasonable restrictions on the Firm's discretionary authority, including restrictions on particular securities or types of securities.

Item 17: Voting Client Securities

Lynch Financial does not accept authority to vote client securities. Clients retain responsibility for voting proxies and acting on other corporate actions associated with securities held in their accounts. Clients will receive proxy materials and other shareholder communications directly from their custodian or the issuer of the security.

Upon request, the Firm may answer general questions regarding proxy materials; however, the Firm does not provide proxy voting services or make voting decisions on behalf of clients.

Item 18: Financial Information

We do not require or solicit prepayment of more than \$1200 in fees per client, six months or more in advance.