March 31,2026

CATALYST
FINANCIAL PARTNERS

Catalyst Financial Partners LLC – Form CRS

Item 1 – Introduction

Catalyst Financial Partners LLC ("Catalyst", "we", "us" or "our") is registered with the U.S. Securities Exchange Commission ("SEC") as an investment adviser. Investment advisory services and compensation structures differ from that of a registered broker-dealer, and it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS. The site also provides educational materials about broker-dealers, investment advisers and investing.

Item 2 – Relationships and Services

What investment services and advice can you provide me?
Catalyst provides fee-based discretionary and non-discretionary investment advisory services and portfolio management primarily to high-net-worth individuals, family offices, trusts, closely held and family businesses, pension and profit-sharing plans, charitable institutions, foundations, endowments, and other entities ("Client") on a wrap fee basis (the "Program").

Catalyst provides these services directly to Clients. Catalyst also has entered into Solicitors Agreements ("Agreement") with MML Investor Services LLC ("MMLIS") and Osaic Institutions, Inc. ("Osaic") (collectively "Solicitor(s)"), pursuant to which the Solicitor and its advisors refer Clients to Catalyst for investment advisory services, for which the Solicitor and its advisors are paid a portion of the total fee paid by the Client for such services.

Regardless of whether the relationship is direct or through the Solicitor channel, Catalyst is responsible for managing the Client's assets consistent with the Investment Policy Statement ("IPS") signed by the Client. Generally, accounts are reviewed and monitored on a regular basis and when warranted by changing market conditions, tax considerations and other factors. The Program offers flexibility in choosing the kinds of securities to be held in the Clients' account(s); however, there are certain securities that are "ineligible" for the Program. When selecting securities and determining amounts, Catalyst observes the investment policies, limitations and restrictions of the Clients for whom it provides investment advice.

Catalyst may also recommend an unaffiliated Independent Manager to sub-advise the Client's account. The Client ultimately decides whether to engage an Independent Manager. Clients that have engaged Catalyst to provide investment advisory services on a non-discretionary basis must be willing to accept that Catalyst cannot affect any account transactions without obtaining prior consent to any such transaction(s) from the Client.

Catalyst may also provide financial planning and financial consulting which consists mostly of cash flow analyses and financial projections. No portion of Catalyst's services should be construed as legal, accounting, or insurance implementation services. Accordingly, Catalyst does not prepare estate planning documents or tax returns and it does not sell insurance products. However, to the extent requested by a Client, Catalyst may recommend the services of other professionals for certain non-investment implementation purposes (e.g., attorneys, accountants, insurance agents, etc.), including investment adviser representatives in their separate capacities as registered representatives or licensed agents of a Solicitor. The Client is under no obligation to engage the services of any such recommended professional and is free to accept or reject any recommendation from Catalyst. Catalyst does not receive any compensation for such recommendations.

The minimum account size for Catalyst is $1,000,000. At our sole discretion, a lower minimum may be accepted. Catalyst's services, fees, conflicts of interests and duties and responsibilities with respect to its investment advisory business are described in our Form ADV Part 2A. For a description of the Solicitors' duties and responsibilities, please see their Form ADV Part 2A Disclosure Brochure and other disclosures as appropriate.

Additional Information: For more detailed information about our *Advisory Business* and the *Types of Clients* we generally service, please see Items 4, 7 and 10 respectively in our Form ADV Part 2A.

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?

A copy of our Form ADV Part 2A and Wrap Fee Brochure can be found online at: Form ADV Part 2A and Wrap Fee Brochure

Item 3 – Fees, Costs, Conflicts, and Standard of Conduct. What Fees will I pay?

Catalyst's fees are paid to Catalyst in accordance with the fee schedule attached to the engagement letter. Catalyst's fees charged are negotiable but will not exceed 1.9%. For Solicitor channel business, the fee is divided between Catalyst, the Solicitor and the Solicitor's IAR. Catalyst's fees are billed monthly in arrears. The total fee charged varies depending upon several factors. Similar Clients could pay different fees, which will correspondingly impact the Client's net account performance. The Program may cost you more or less than purchasing our investment advice and the custodian's brokerage services separately. The relative cost of the Program is influenced by various factors, including the cost of our investment advice, the custodian's brokerage services, the types of investments held and traded in your account, and the frequency of trades Catalyst makes for your account(s). For example, if the number of transactions in your account is low enough, or if your account materially consists of securities or asset types that do not incur commissions or transaction fees, the fee you pay may exceed a typical stand-alone investment advisory fee and separate brokerage commissions that you otherwise would have paid. In addition, because the fees we pay the custodian and those that comprise a portion of the fee you pay us include certain transaction fees, Client accounts that trade relatively frequently could disproportionately benefit from the Program compared to accounts that trade less frequently. Accordingly, Catalyst has a conflict of interest because Catalyst could have an economic incentive to maximize its compensation by seeking to minimize the number of transaction/total costs in a Client's account. If your assets are allocated to an unaffiliated Independent Manager, the fee may be included in the Program or charged separately on a fully disclosed basis. Please see Item 5 of our Form ADV Part 2A for more information about our fees and transaction fee differentials and our Wrap Brochure, Appendix 1A for more information regarding the Program .

Other Fees and Costs: Your investment assets will be held with a qualified custodian. Custodians may charge brokerage commissions and/or transaction fees for effecting certain securities transactions. In addition, relative to all mutual fund and exchange traded fund purchases, certain charges will be imposed at the fund level (e.g., management fees and other fund 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.

Additional Information: For more detailed information about our fees and costs related to our management of your account, please see Item 5 in our Form ADV Part 2A.

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?
When Catalyst acts as your investment adviser, we must act in your best interest and not put our interests 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 Catalyst provides to you.

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

Additional Information: For more detailed information about our conflicts of interest, please review our Form ADV Part 2A.

How do your financial professionals make money?

Catalyst representatives are compensated on a salary basis. The principals of Catalyst also participate in profits. However, certain representatives, based upon their individual professional ability, may receive a bonus based on various factors. Please contact us if you would like to discuss our representatives' compensation.

Item 4 – Disciplinary History

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

No. We encourage you to visit www.Investor.gov/CRS to research our firm and our financial professionals.

As a financial professional, do you have any disciplinary history? If so, for what type of conduct?

Item 5 – Additional Information

Additional information about our firm is available on the SEC's website at www.adviserinfo.sec.gov. You may contact our Chief Compliance Officer, Daniel Ronan, at any time to request a current copy of our Form ADV Part 2A or our *relationship summary*. Our Chief Compliance Officer may be reached by telephone at: (617) 239-8101.

Who is my primary contact person?
Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

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