FIRST FOUNDATION ADVISORS

June 9, 2026

Form CRS Client Relationship Summary

Item 1 – Introduction

First Foundation Advisors ("FFA", "we", "our", or "us") is registered with the Securities Exchange Commission ("SEC") as an investment adviser. FFA is a wholly owned subsidiary of FirstSun Capital Bancorp. FirstSun Advisors is a tradename used by First Foundation Advisors as it works to integrate names following its merger into the FirstSun Capital Bancorp family of brands. Our services and compensation structure differ from a registered broker-dealer, and it is important for you to understand the differences between those structures. 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. The italicized sentences appearing in text boxes below are intended to be "conversation starters" for you to have with us, as required by the instructions to Form CRS.

Item 2 – Relationship and Services - What investment services and advice can you provide me?

FFA provides discretionary and/or non-discretionary investment advisory services, on an assets under management fee basis, to individuals, families and retirement plans. As part of its investment advisory services, FFA will review client portfolios on an ongoing basis to determine if any changes are necessary (our "retail investors" or "clients"). The client may engage us to provide discretionary advisory services and financial planning as part of a single engagement or may separately engage us for financial planning and consulting services. If we manage your portfolio on a discretionary basis, we have the authority to buy and sell investments in your accounts without speaking to you before doing so. However, you can place reasonable restrictions on the securities that we buy by notifying us, in writing. If we manage your portfolio on a non-discretionary basis, we cannot execute any account transactions without obtaining your prior consent. Therefore, if we would like to execute a transaction for your non-discretionary account and you are not available to provide consent, we would not be able to execute that transaction, which could place your portfolio at a disadvantage. FFA may be engaged to provide investment advisory services to ERISA retirement plans, where the Firm manages plan assets consistent with the investment objective designated by the plan sponsor. We may also provide investment advisory services to participant directed retirement plans where we will assist the plan with the selection of an investment platform from which plan participants can make their respective investment choices, and, to the extent engaged to do so, may also provide education to assist the participants with their decision making process. We may serve as a sub-adviser to a registered investment company under the Investment Company Act of 1940. FFA currently serves as a sub-adviser to certain funds advised by Brookmont Capital Management, LLC. To the extent requested by a client, we *may* provide financial planning and/or consulting services (including investment and non-investment related matters, such as estate, tax and insurance planning, etc.) on a stand-alone basis. We may recommend that a client roll over their retirement plan assets into an account to be managed by us. The client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation from FFA. FFA's consulting services pursuant to this agreement do not include investment implementation, supervisory, management, or reporting services, nor the regular review or monitoring of the client's investment portfolio. However, if requested by the client, we will provide investment supervisory or management services for a separate and additional fee. FFA may provide consulting services regarding non-investment related matters, such as estate planning, tax planning, insurance, etc. To the extent requested by a client, we may recommend the services of other professionals for certain non-investment implementation purposes (i.e. attorneys, accountants, insurance agents, etc.), including our insurance or bank affiliate. FFA may also be engaged to provide investment advisory services as part of an unaffiliated wrap-fee program. The wrap program sponsor will arrange for the client to receive investment advisory services, the execution of securities brokerage transactions, custody and reporting services. FFA may allocate a portion of a client's investment assets among unaffiliated independent investment managers in accordance with the client's designated investment objectives. In such situations, the Independent Managers shall have day-to-day responsibility for the active discretionary management of the allocated assets. FFA will continue to render investment supervisory services to the client relative to the ongoing monitoring and review of account performance, asset allocation and client investment objectives. FFA may also, on a non-discretionary basis, recommend that certain qualified clients consider an investment in unaffiliated private investment funds. Our role relative to the private investment funds shall be limited to its initial and ongoing due diligence and investment monitoring services. FFA generally requires minimum assets under management of $500,000.00 for investment advisory services. For more detailed information about our advisory business and the types of clients we generally service, please see Items 4 and 7, respectively in our Form ADV Part 2A.

Conversation Starters:

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?

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

What fees will I pay?

The client can engage FFA to provide discretionary investment advisory services and financial planning services on a *fee-only* basis. FFA's annual investment advisory fee is based upon a percentage (%) of the market value of the assets (including accruals) placed under our management generally between 0.05% to 1.00%. At our sole discretion, we may negotiate our investment advisory fee and in limited circumstances, we may accept a flat fee. As further disclosed on Form ADV Part 2A.of our ADV, the client's cash positions (money markets, etc.) shall be included as part of assets under management for purposes of determining FFA's advisory fee and if a client maintains a margin balance, FFA will bill on the

higher margin value. Planning and consulting fees are also negotiable, but generally range between negotiable up to $350 on an hourly rate basis. As a result of these factors, similarly situated clients could pay different fees, the services we provide to any particular client may be available from other advisers at lower fees, and certain clients may pay fees different than those specifically set forth above. As the sub-advisor to investment advisers of registered investment companies, we will receive a percentage-based fee generally between 0.10% and 0.30% of the Average Daily Managed Assets of each fund's assets allocated to us. The investment management fee charged by Independent Managers is separate from, and in addition to, our advisory fee. If a client determines to become a private fund investor, the amount of assets invested in the fund(s) shall be included as part of "assets under management" for purposes of calculating our investment advisory fee. For more detailed information about our investment advisory and other fees and expenses, please see Item 5 in our Form ADV Part 2A. **Additional fees**: We *may* consider entering into a performance-based fee arrangement for certain clients. Performance-based fee arrangements create an economic incentive for us to take additional risks in the management of a client portfolio that may be in conflict with the client's current investment objectives and tolerance for risk. Your account will be held with a qualified custodian. You will also be responsible for the fees and expenses charged by qualified custodians and imposed by broker dealers. Those fees and expenses include but are not limited to, transaction charges, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. If your assets are invested in mutual funds, ETFs, or other registered and unregistered investment companies, you will bear your pro rata share of the investment management fees and other fees of the funds, which are in addition to the fees you pay us. These fees and expenses are described in each fund's prospectus or other offering documents. When beneficial to the client, individual equity and/or fixed income transactions may be effected through broker-dealers other than the account custodian, in which event, the client generally will incur both the fee (commission, mark-up/mark-down) charged by the executing broker-dealer and a separate "tradeaway" and/or prime broker fee charged by the account custodian. 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. For more detailed information about our fees and costs related to our management of your account, please see Items 5 and 12 in our Form ADV Part 2A.

Conversation Starters:

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?

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:

* We act as a sub-advisor to a mutual fund. A conflict is present where we may invest, on a discretionary basis, in a mutual fund when, all else being equal, we have a preference for mutual funds where we serve as sub-adviser.

* We will earn a higher fee for management of equity and balanced account strategies. This presents a ***conflict of interest*** since we have an economic incentive to allocate more assets to equity securities to earn more compensation. We will strive to allocate client assets consistent with the client's designated investment objective. For more about our *conflicts* of interest, please review Item 4, 5, 10, 11, and 12 of Form ADV Part 2A.

Conversation Starters:

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 generally compensated on a salary basis and are eligible to receive discretionary bonuses. In the event that a client requires a banking relationship (i.e., a bank account, loan, trust services, consulting services, etc.), the Registrant's employees may refer the client to Sunflower Bank, in return for which referral the employee may be compensated (generally, employee referrals will be considered when determining the employee's quarterly and/or annual bonus). This referral arrangement creates a **conflict of interest.** No client is under any obligation to use Sunflower Bank's services, and the Registrant shall work with any bank of the client's choosing. Sunflower Bank, N.A. dba First Foundation Bank. First Foundation Advisors is a wholly owned subsidiary of FirstSun Capital Bancorp.

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. Furthermore, we encourage you to ask your financial professional: *"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, Bob Roché to request a current copy of our Form ADV Part 2A or our relationship summary. Our Chief Compliance Officer may be reached by phone at (949) 665-1304.

Conversation Starters:

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?

A copy of our ADV Part 2A is at:
https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=1047933

Material Changes

Since the last Annual Amendment, a material event has occurred. On October 27, 2025, First Foundation Inc., the parent company of First Foundation Bank and First Foundation Advisors ("FFA") announced its agreement to merge into FirstSun Capital Bancorp ("FirstSun"), the holding company of Dallas-based Sunflower Bank, N.A. The closing of the merger transaction occurred on April 1, 2026.