



Monte Financial Group, LLC
30 Long Hill Road Guilford, CT 06437

Customer Relationship Summary (Form CRS)
March 12, 2024
CRD #150119

Monte Financial Group, LLC is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and that it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provide educational materials about broker-dealers, investment advisors, and investing.

What investment services and advice can you provide me?

Investment Management: Services include discretionary advice and asset management based on the individual needs of the client. Accounts are continually monitored and reviewed at least quarterly. We also identify unaffiliated independent investment managers to manage portions of client assets. On an ongoing basis we monitor the performance of the independent investment managers.

Financial Planning: Services include a comprehensive evaluation of a client's current and future financial state. Clients that purchase this service receive a written report which provides the client with a detailed financial plan designed to assist the client in achieving his or her financial goals and objectives.

Financial Consulting: Services include advice on an as-needed basis and only in an isolated area(s) of concern such as nondiscretionary investment advice, liquidity management, longevity planning and risk management. These services do not include regular review or monitoring of the client's investment portfolio. The client makes the ultimate decision regarding the purchase and sale of investments we recommend.

Note: we do not offer proprietary products or a limited menu of products or types of investments. For additional information, please refer to our Form ADV, Part 2A brochure (Items 4 and 7).

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Ask us the following 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?
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What fees will I pay?

Investment Management: We charge fees as a percentage of the client's total assets under management with a reduced percentage based on the market value of the client's total assets under MFG's management. The fee you pay is outlined in our written agreement we have with you. The Management Fee is paid quarterly in advance based upon the market value of the assets on the last day of the previous quarter. The more assets there are in your Investment Management account the more you will pay in fees and we may therefore have an incentive to encourage you to increase assets in your account.

Financial Planning: Determined based on the nature of the services being provided and the complexity of each client's circumstances. All Financial Planning Fees are agreed upon prior to entering into a Financial Planning Agreement. MFG requires a deposit of up to 50% of the flat rate fee, payable in advance with the balance due and payable upon completion and delivery of the plan.

Financial Consulting: Hourly fee or flat rate. Our hourly rate is \$150-\$350.

Our fees are exclusive of brokerage commissions, transaction fees, custodian fees, independent investment manager fees, mutual fund fees, and other related costs and expenses which you may incur. You will pay fees and costs whether you make money or lose money on your investments. Fees and costs may 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 additional information refer to our Form ADV, Part 2A brochure (Items 5, A, B, C and D)

Ask us the following 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?

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 must 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.

Fidelity Brokerage Services LLC and Charles Schwab and Co provide us with platform services at no cost. We may have an incentive to continue to use or expand the use of their services because without this arrangement we might be compelled to purchase the same or similar services at our own expense. For additional information, refer to Form ADV Part2A brochure Item 12.

Ask us the following conversation starter:

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

How do your financial professional make money?

Our Financial Advisors are salary based with opportunity for a bonus. The bonus is based on several factors none the least the ability of advisors to service and maintain relationships and attract new clients and assets. New assets from existing clients will increase the fees you pay. Our firm and advisors are not compensated for product sales, trading commissions, or third-party fees.

Does your firm or your financial professionals have legal or disciplinary history?

No. Visit Investor.gov/CRS for a free and simple search tool to research Monte Financial Group and our financial professionals.

Ask us the following conversation starter:

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

For additional information about our services please visit our website at www.montefinancialgroup.com. Call us at 203-453-6851 to request up to date information and a copy of our Form CRS and Form ADV Part2A brochure.

Ask us the following conversation starter:

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