



CHRISTENSEN GROUP FINANCIAL, LLC

Customer Relationship Summary

Christensen Group Financial, LLC ("CG Financial" or "we") is registered with the U.S. Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ, and it is important for you, our client, to understand the differences. Additionally, free, and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to retail investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We offer individual portfolio management services to retail investors and pension consulting services to retirement plans. Detailed information regarding our services, fees and other disclosures can be found in Items 4, 7, and 8 of our [Form ADV Part 2A brochure](https://adviserinfo.sec.gov/firm/brochure/318144). (<https://adviserinfo.sec.gov/firm/brochure/318144>)

We manage investment accounts on a discretionary basis, as authorized in the investment management agreement executed by you. When we manage your account(s) with discretionary authority, this means that you authorize us to buy and sell the securities in your account without asking you in advance. You may limit our discretion, such as by imposing reasonable restrictions on investing in certain securities. As part of our standard portfolio management service, we will monitor your investments on a quarterly basis.

We provide advice on various types of investments including mutual funds and exchange traded funds. Our services are not limited to a specific type of investment or proprietary products. In general, we do not require an account minimum to engage our services; however, we have the right to terminate our investment advisory services for accounts, that in our opinion, are too small to effectively manage.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

- *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?*

WHAT FEES WILL I PAY?

Description of Principal Fees and Costs: Clients pay fees based on the types of services they select. We typically receive fee-based compensation that is calculated based on the value of the assets under management in the client's account. Retail Investors' fees are payable quarterly in arrears. The more assets a retail investor's advisory account holds, the more an investor will pay in fees, and we therefore have an incentive to encourage the investor to increase the assets in their account. We also charge fixed fees for financial planning that are payable monthly.

Description of Other Fees and Costs: All fees paid to CG Financial are distinct from the fees and expenses that may be charged by other advisors, mutual funds and/or ETF's, custodians, banks, or brokers. Examples of the most common fees and costs applicable to our clients include custodian fees, account maintenance fees, fees related to mutual funds and ETF's, transaction charges when purchasing or selling securities, and other product level fees associated with your investments.

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.

Our fees for investment advisory services are described in further detail in Item 5 of our [Form ADV Part 2A brochure](https://adviserinfo.sec.gov/firm/brochure/318144). (<https://adviserinfo.sec.gov/firm/brochure/318144>)



CHRISTENSEN GROUP FINANCIAL, LLC

Customer Relationship Summary

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

- *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.

- Some CG Financial employees are licensed as independent insurance agents. This creates an incentive to recommend insurance products to customers in order to generate additional compensation.
- Because our fees are asset-based, we have an incentive to encourage customers to deposit additional assets in their advisory accounts to generate additional fees.

Additional information regarding our conflicts of interest can be found in our [Form ADV Part 2A brochure](https://adviserinfo.sec.gov/firm/brochure/318144). (<https://adviserinfo.sec.gov/firm/brochure/318144>)

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

The financial professionals servicing your account(s) are compensated by us with salaries, bonuses, and other employee benefits. Our financial professionals earn compensation based on the level of client service provided, retaining client relationships, developing new client relationships, and the overall financial results of the firm.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple research tool.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

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

ADDITIONAL INFORMATION

You can find additional information about our Firm and our Financial Professionals by going to the SEC's [Investment Advisor Public Disclosure website](https://adviserinfo.sec.gov/) (<https://adviserinfo.sec.gov/>) and searching for our Firm's name or by entering our CRD# 318144. Call us at (952) 653-1100 for up-to-date information about our services or to request a copy of our relationship summary.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

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