

Introduction	<p>FG Advisory Services LLC (“FG Advisory”, “we”, “us” or “our”) is an investment adviser registered with the U.S. Securities and Exchange Commission (“SEC”). Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, registered investment advisers, and investing.</p>
What investment services and advice can you provide me?	<p>We offer the following investment advisory services to retail investors: (1) <i>Portfolio Management Services</i>: Our Portfolio Management Services provide ongoing management of your investment portfolio, based on your individual needs and investment objectives. Through personal discussions and a review of your financial circumstances, tolerance for risk, investment objectives, time horizon and liquidity needs, among other things, we then help you define your financial goals and develop and implement your personal strategy. We will create and manage your investment portfolio based on your strategy and your appropriate asset allocation targets. We will continuously monitor your account and contact you at least annually to discuss your portfolio. Portfolio management services are provided on a discretionary basis, meaning we will have the authority to determine the type and amount of securities that can be bought or sold for your portfolio without obtaining your consent for each transaction. For more information about investment authority, please see Item 16 of our Form ADV Part 2A. (2) <i>Financial Planning Services</i>: FG Advisory provides financial planning and consulting services. Financial planning services involve us creating a written financial plan for you which covers mutually agreed upon topics either through a one-time project or ongoing subscription. Subscription-Based Financial Planning offers continuous support, aids implementation, and monitors goal progress while Project-Based services terminate after upon delivery of your plan. Recommendations made under our Financial Planning Services made with regard to accounts for which we do not provide Portfolio Management Services are provided on a non-discretionary basis.</p> <p>Limited Investment Offerings: We typically will recommend money market mutual funds, mutual funds, exchange-traded funds (ETFs), and stocks for our clients’ investment portfolios. However, we may recommend other types of investments when appropriate based on the client’s financial situation.</p> <p>Account Minimums and Other Requirements: There is no minimum account balance requirement for our services.</p> <p>For additional information about our services, please see Item 4 of our Form ADV, 2A Brochure (Part 2A) available at: https://adviserinfo.sec.gov/</p> <div data-bbox="293 1289 1515 1402"> <p><u>CONVERSATION STARTER:</u> Ask your financial professional:</p> <p><i>Given my financial situation, should I choose an investment advisory service? Why or why no</i></p> </div>
What fees will I pay?	<p>Description of principal fees & costs: Fees charged for portfolio management services are typically charged an annualized fee of 1% of your assets under management and is billed in arrears quarterly. Fees are charged on a quarterly basis in arrears and calculated on the balance in your account on the last day of the quarter. Fees are generally not negotiable; however, we reserve the right, in our sole discretion, to reduce or waive fees at any time. There is no minimum account balance requirement for this service. We provide asset management services through a wrap fee program. With a wrap fee program, the fee you pay us covers our advisory services and the transaction fees. Since a wrap fee covers transaction expenses it tends to be higher than non-wrap fee programs. You will also be charged internal fees and expenses by the funds we invest in within your account. Our Financial Planning Services are offered on a fixed fee basis. This fee varies based on the type of service provided and the complexity of your financial planning needs. Project-Based fees range from \$1,000 to \$2,500 for the preparation of a financial plan. Subscription-Based fees are charged monthly in arrears and range from \$275 to \$375 per month.</p> <p>Some fee arrangements create conflicts of interest described in more detail in our Form ADV, Part 2A. It is important for you to understand that the more assets held in your account, the more you will pay in total fees. We therefore have an incentive to encourage you to increase the assets in your account. There are other fees and costs related to our investment advisory services and investments in addition to the principal fees</p>

	<p>and costs listed above that you will pay directly or indirectly. You should understand that the fees discussed above are specific to what we charge and do not include certain charges imposed by third parties, such as custodial fees, exchange traded or mutual fund fees and expenses, brokerage fees and commissions, and other fees and taxes on brokerage accounts and securities transactions.</p> <p>Additional Information: 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 additional information, please see Item 5 of our Form ADV, 2A Brochure (Part 2A) available at: https://adviserinfo.sec.gov/.</p> <p><u>CONVERSATION STARTER:</u> Ask your financial professional:</p> <p><i>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?</i></p>
<p>What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?</p>	<p>Standard of Conduct: <i>When we act as your investment adviser</i>, 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 recommendations and the investment advice, we provide to you. Here are some examples to help you understand what this means. For example, VanEck Associates Corporation (“VanEck”) is a non-controlling owner of The Financial Gym Inc., FG Advisory’s parent company. FG Advisory may utilize a fund sponsored or advised by VanEck or one of its affiliates in a model portfolio managed by FG Advisory. Because VanEck is a related person of FG Advisory, there is an inherent conflict of interest. This conflict is mitigated through disclosure and due diligence processed we use to evaluate all funds.</p> <p>Additional Information: For more information about our conflicts of interests, please see Items 5, 10, 11, and 14 of our Form ADV, 2A Brochure (Part 2A) available at: https://adviserinfo.sec.gov/.</p> <p><u>CONVERSATION STARTER:</u> Ask your financial professional:</p> <p><i>How might your conflicts of interest affect me, and how will you address them?</i></p>
<p>How do your financial professionals make money?</p>	<p>Our IARs receive a base salary and compensation based on incoming assets under management. This creates a conflict of interest as it gives your representative an incentive to recommend you invest more in your account with us due to the potential for increased compensation. FG Advisory endeavors at all times to put the interest of its clients first as part of our fiduciary duty as a registered investment adviser.</p>
<p>Do you or your financial professionals have legal or disciplinary history?</p>	<p>No. Visit Investor.gov/CRS for a free and simple search tool to research FG Advisory and our financial professionals.</p> <p><u>CONVERSATION STARTER:</u> Ask your financial professional:</p> <p><i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i></p>
<p>Additional Information</p>	<p>For additional information about our advisory services, if you would like additional, up-to-date information or a copy of this relationship summary, please call 646-609-2225 Ext. 6 or email us at info@fingyms.com.</p> <p><u>CONVERSATION STARTER:</u> Ask your financial professional:</p> <p><i>Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?</i></p>