

Keystone Financial Group, Inc.
February 5, 2024
FORM CRS

Keystone Financial Group, Inc. is registered with the 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?

The following summarizes our investment advisory services and relationships to retail investors.

- **Services:** We offer investment advisory services to retail investors. These services include portfolio management, financial planning, advisory consulting, and pension consulting.
- **Account Monitoring:** If you open an investment account with our firm, as part of our standard service we will monitor your investments on an ongoing basis and will conduct account reviews at least annually.
- **Investment Authority:** We manage investment accounts on a discretionary basis whereby we will decide which investments to buy or sell for your account. We have discretion to select, retain or replace third-party managers to manage your accounts. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. We also offer non-discretionary investment management services whereby we will provide advice, but you will ultimately decide which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.
- **Investment Offerings:** We provide advice on various types of investments based on your stated goals and objectives. Our services are not limited to a specific type of investment or product.
- **Account Minimums and Requirements:** In general, we require a minimum of \$250,000 to open and maintain an advisory account. At our discretion, we may waive this minimum account size.

Detailed information regarding our services, fees, and other disclosures can be found in our Form ADV Part 2A brochure, Items 4, 5, 7, 8 and 13 available via our firm's [Investment Adviser Public Disclosure Page](#).

Key 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?

The following summarizes the fees and costs associated with engaging our firm for investment advisory services.

- **Asset Based Fees:** Our asset-based fees for portfolio management ranges from 0.50% to 1.50%. This fee is collected on a quarterly basis and calculated as a percentage of the value of the cash and investments in your account[s] that we manage. This presents a conflict of interest as we are financially incentivized to encourage you to place more assets in your advisory account as you will pay more in advisory fees
- **Hourly Fees:** Our hourly fees are at a rate of \$250 per hour. The fees are due upon the completion of the contracted services. Hourly fees are negotiable based on the nature and complexity of the services to be provided and the overall relationship with us. We provide you with an estimate for total hours and overall costs prior to engaging us for these services.
- **Fixed Fees:** Our fixed fees range between \$1,500 and \$7,500. Where the client is charged a fixed fee for services, the first half of the estimated fee is due in advance of services rendered with the remaining balance is payable upon completion. Fixed fees are negotiable based on the nature and complexity of the services to be provided and the overall relationship with us. We provide you with an estimate of the total cost prior to engaging us for these services.
- **Pension Consulting Fees:** Our advisory fees for these customized services will be negotiated with the plan sponsor or named fiduciary on a case-by-case basis.
- **Other Fees & Costs:** In addition to our advisory fee, you will also be responsible for third party manager and/or platform fees, custody fees, account administrative fees, fees and expenses related to mutual funds and

exchange traded funds and applicable securities transaction fees.

- **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 detailed information refer to our Form ADV Part 2A Brochure, Items 5 and 6 available via our firm's [Investment Adviser Public Disclosure Page](#).

Key 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.
- Third-Party Payments: Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs.
- We are affiliated with Large & Gilbert, Inc. through common control and ownership. If you require accounting services, we will recommend that you use the services of our affiliate. Referral arrangements with an affiliated entity present a conflict of interest for us because we may have a direct or indirect financial incentive to recommend an affiliated firm's service.
- Additional Information: For more detailed information, please see Item 10 *Financial Industry Activities and Affiliations*, Item 12 *Brokerage Practices* and Item 14 *Client Referrals and Other Compensation* of our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#).

Key Questions to Ask Your Financial Professional

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

Refer to our Form ADV Part 2A brochure available via our firm's [Investment Adviser Public Disclosure Page](#) to help you understand what conflicts exist.

How do your financial professionals make money?

Our financial professionals are compensated based on a percentage of the revenue earned from assets under management. This means financial professionals have an incentive to increase the asset size in the relationship or solicit new business, which can limit the financial professionals' availability from time to time

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 for a free and simple research tool.

Key Questions to Ask Your Financial Professional

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

You can find additional information about our investment advisory services by viewing our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#) or requesting a copy of the relationship summary at 770-698-9816.

Key Questions to Ask Your Financial Professional

- **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?**