

Paul R. Ried Financial Group, LLC
Form CRS Customer Relationship Summary October 2024

Introduction

Paul R. Ried Financial Group, LLC ("PRFG") is registered with the Securities and Exchange Commission ("SEC") as an investment adviser.

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, investment advisers, and investing.

What investment services and advice can you provide me?

PRFG offers the following investment advisory services to retail investors: **PEAC Investment Advisory Program** and **Financial Planning**.

Investment Supervisory Services is PRFG's primary offering. We accomplish this service through our PEAC Investment Advisory Program. PRFG develops and manages an investment portfolio targeted to each client's individual goals and objectives. We generally manage these accounts on a discretionary basis, however, they can be managed on a non-discretionary basis. When engaged on a discretionary basis, we will buy and sell investments in your account as appropriate without requiring your pre-approval on an ongoing basis as would be the case in a non-discretionary arrangement. You may impose reasonable restrictions. PRFG is compensated on a fee based on a percentage of the assets managed. PRFG and our investment advisor representatives provide financial planning services to clients of the firm on a stand-alone basis. Our process includes an evaluation of pre- and post-retirement strategies, risk management and estate transition.

For additional information, please see Items 4 and 7 of our Form ADV, 2A Brochure (Part 2A) available at:

<https://adviserinfo.sec.gov/firm/summary/297284>

Conversation Starters. Ask your financial professional...

- Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? 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 standard annual fee starts at 1.25%. This percentage is progressively lowered according to a tiered fee schedule based on the amount of assets managed in your account. Although PRFG has established this standard fee schedule, we retain the discretion to negotiate alternative fees on a client-by-client basis. PRFG does not set minimum assets under management required for this service, but rather we determine each relationship on a case-by-case basis. Clients utilizing our PEAC Investment Advisory Program have access to our full suite of financial planning services at no additional charge. PRFG's Financial Planning fee is determined based on the nature of the services being provided and our fees are calculated and charged on a fixed fee basis, typically ranging from \$550 to \$2,000, depending on the specific arrangement reached with the client.

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.

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/firm/summary/297284>

Conversation Starter. 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 recommendations and investment advice we provide you.

For example, the more assets the client has in his/her account, the more we receive in fees. We therefore have an incentive to encourage a client to increase the assets in his/her account. In addition, our minimum account size is negotiable under certain circumstances and at our discretion. Should we agree to waive this minimum account size, we would receive less compensation for services provided. We, therefore, have a disincentive to waive this minimum.

Conversation Starter. Ask your financial professional...

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

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How do your financial professionals make money?

Our financial professionals are compensated through an agreed upon salary plus a discretionary bonus based on overall company metrics such as asset growth, client retention, etc.

Some personnel of PRFG are separately licensed agents for various insurance companies. Clients, however, are not under any obligation to engage these individuals when considering implementation of advisory recommendations. The implementation of any or all recommendations is solely at the discretion of the client. These individuals can affect insurance transactions for which they will receive separate, yet customary compensation.

Do your financial professionals have legal or disciplinary history?

Our firm does not have any legal or disciplinary history; however, yes, some of our financial professionals have a legal or disciplinary history. Visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter. Ask your financial professional...

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

Additional Information

If you would like additional, up-to-date information or a copy of this disclosure, or our Form ADV, Part 2A Brochure, please call (425)-646-6777.

Conversation Starter. 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?