

Form CRS Disclosure (Relationship Summary) - 4Thought Financial Group Inc.

4Thought Financial Group Inc. is registered with the US Securities and Exchange Commission as an Investment Adviser. Brokerage and investment advisory services and fees differ and it is important for the retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

4Thought Financial Group Inc. offers investment advisory services to retail clientele. This includes an investment portfolio management wrap fee program and financial planning services (each offered separately).

Investment Portfolio Management (Wrap Fee Program): We can implement your investment planning through continuous portfolio management in a wrap fee advisory account. This includes algorithm-based weekly (or even daily) portfolio analysis and trading, cash flow management, rebalancing, reallocations, securities replacement, daily electronic account-level performance and custodial reporting, on-demand consolidated performance reporting, both electronic and individualized communications, and annual or more frequent client objective reviews. 4Thought manages all accounts on a discretionary trading authorization basis. We recommend to clients one or more proprietary Separately Managed Account (SMA) strategies, each of which is managed according to a specific mandate using a formula-driven (algorithmic) process. We customize the mix of SMAs for each household. 4Thought also accepts the discretionary authority to transfer funds between client's accounts of the same registration maintained with the same custodian. The program has a minimum investment of \$500.00 for taxable accounts and \$10,000.00 for IRAs.

Financial Planning: Our firm provides retainer fee comprehensive financial planning and area-specific financial planning services to retail clients. Depending on your situation, this may include advice on investment planning, estate planning, business succession, and fringe benefits (or all four). For retainer fee arrangements, the analysis and recommendations are provided on a continuous basis as we progress through a checklist of client issues to address, and then repeat the process perpetually. The firm has no discretionary authority, and the implementation of recommendations is based on your own decision to do so. [MORE INFO](#)

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?

Investment Portfolio Management (Wrap Fee Program): An annual percentage of assets under management (asset-based) wrap fee will be deducted directly from your account quarterly in arrears. An asset-based fee provides an incentive for the advisor to encourage the investor to increase the assets in their account. The fee for model-driven accounts ranges from 0.55%/year to 1.85%/year for account sizes under \$10 million, with discounts over that level. The fee may fall outside these ranges for custom accounts. Your fee percentage is disclosed in your Investment Advisory Agreement and/or during an electronic account opening process. The wrap fee covers our investment advisory services, as well as most custody and brokerage costs. As a result, you may pay more than if you were to pay an asset-based advisory fee that does not include them. Our wrap fee does not cover certain one-time charges that may be assessed by the custodian/brokerage firm based on special requests such as paper delivery or outbound transfer fees. To the extent that mutual funds or exchange traded funds are held in your account, fees payable to 4Thought are in addition to the internal fund expenses.

Financial Planning: Fees for this service are based on the complexity of the planning to be done. The dollar amount of your fee is disclosed in your financial planning agreement. There is a minimum fee of \$100.00 per

month for retainer fee comprehensive financial planning, with no maximum (automatically increased by a 3% inflation adjustment annually). Retainer fees are automatically charged to your credit card or bank account. There are no minimum or maximum fees for One-Time or Hourly Rate arrangements.

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. [MORE INFO](#)

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:

The SMA strategies we use to manage your account(s) are also marketed to non-retail clientele such as retirement plans and other registered investment advisers as a packaged program, and therefore could be seen as the use of a proprietary product/service when utilized for our retail clients. This poses a possible conflict of interest when our representatives offer their use to financial planning clients, as we will receive a fee for management of the accounts if you choose to implement through us. 4Thought and its advisors are licensed as life insurance brokers and will generally receive commissions for the sale of such products, which provides an incentive to recommend them based on potential compensation. 4Thought enters into agreements providing compensation to accountants and other solicitors who refer clients to the firm. This compensation is a portion of the fee you pay to us, and gives these solicitors a monetary incentive to refer clientele. [MORE INFO](#)

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

How do your financial professionals make money?

4Thought employs representatives compensated through a combination of salary/bonus, and others that are compensated solely based on the business (financial planning cases, investment assets, and insurance sales) that they can bring in and maintain under 4Thought's management. In both cases, the professionals have a financial incentive to attempt to attract and retain new clients, assets, and insurance contracts.

Do you or your financial professionals have legal or disciplinary history?

Yes. Please refer to Investor.gov/CRS for a free and simple search tool to research our firm and professionals.

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

Additional information can be obtained in 4Thought's Firm Brochure (ADV Part 2) and Wrap Fee Program Brochure, which are attached here and also available on our website at www.4tfg.com. You may also email us at info@4tfg.com or call us at (516) 300-1617 to request up-to-date information and a copy of this Form CRS.

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?