

January 1, 2024

Bentley Financial Group, Inc. is registered with the Illinois Securities Department 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 [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Services: We offer investment advisory services to retail investors, including asset management, financial planning, and hourly consulting. We offer some of these services as part of a wrap fee program, where we combine transaction fees and other fees and expenses with investment advisory services. Our services are provided through a network of Financial Professionals ("Professionals"), who each hold different securities licenses and professional designations. As part of our investment advisory services, the Professionals will allocate your assets among different investment products, including mutual funds, exchange traded funds, individual debt and equity securities, real estate investment trusts ("REITs"), and other investments in accordance with your investment objectives. We will usually be granted discretion by you to trade investments in your account, as described below. Our financial planning and consulting services include a review of your current financial situation, meetings to review risk tolerance, financial goals, objectives, and time horizons, and the creation of a financial plan that we will present to you with our recommendations and an implementation schedule.

Investments and Monitoring: Our product availability and advice is not limited only to proprietary products or a limited menu of products or types of investments. For our financial planning and consulting clients, we monitor their financial situation as contracted at the inception of the engagement. As part of our asset management services, we monitor portfolios and securities in accounts on a regular and continuous basis. We will also meet with you at least annually, or more frequently, depending on your needs.

Investment Authority: We provide our services on a perpetual and discretionary basis or non-discretionary basis. For discretionary services, we execute investment recommendations in accordance with your investment objectives without your prior approval of each specific transaction. Our discretion continues until you notify us otherwise in writing. For non-discretionary services, you make the ultimate decision regarding the purchase and/or sale of investments.

Account Minimums: We generally require a minimum account size of \$1,000 to effectively implement our investment process. This amount may be waived or reduced at our sole discretion.

For additional Information: For more detailed information on our relationships and services, see Items 4, 7, and 13 of our [Form ADV Part 2A](#).

Ask us: *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?

Asset-Based Fees: Our asset-based fee for investment management ranges from 0.00% to 2.50% annually. This fee is collected on a quarterly basis in advance and is 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 for financial planning or consulting are at a rate of up to \$500 per hour. 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. We collect fees in a single installment in advance with a 45-day delivery requirement for the completed plan or consulting services.

Fixed Fees: Our fixed project-based fees for financial planning fees range from \$500 to \$20,000. 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. We collect fees in a single installment in advance with a 90-day delivery requirement.

Other Fees & Costs: For asset management services, in addition to our advisory fee, you will also be responsible for charges imposed by the bank, broker-dealer, trust company, and other third parties, including custodial fees, charges imposed by mutual funds or exchange-traded funds, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. If you are enrolled in our wrap fee program, asset-based fees will include most transaction costs and fees to a broker-dealer or bank that has custody of your assets and therefore are higher than a typical asset-based advisory fee.

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.

Additional Information: For more detailed information on our fees, see Item 5 of our [Form ADV Part 2A](#).

Ask us: *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 must act in your best interest and not put our interests 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 to you. Here is an example to help you understand what this means.

Some of our financial professionals are registered representatives of LPL Financial LLC ("LPL"), a broker-dealer and investment adviser. In addition to our services, your financial professional will offer you brokerage services through their separate capacity as a registered representative and will earn commission-based compensation for transactions purchased through LPL. The commissions earned are separate from our advisory fees, which creates a financial incentive to recommend that you purchase securities through LPL. In addition, certain Professionals have received financial transition support from LPL in the form of forgivable loans. Forgiveness of the loans, in whole or in part, is conditioned on the Professional remaining affiliated with LPL, and as such the Professional has a financial incentive to recommend that his/her clients maintain their accounts with LPL.

Some of our financial professionals are licensed as insurance agents. In addition to our services, your financial professional can offer you insurance products in their separate capacity as an insurance agent and will earn commission-based compensation for purchases of an insurance product. The fees charged for the purchase of insurance products are separate from our advisory fees, which creates a financial incentive to recommend that you purchase insurance through our financial professionals.

We will recommend that you open your account with a specific custodian, where we maintain an institutional relationship and receive economic benefits. The receipt of economic benefits presents a conflict of interest and can influence our recommendation of the custodian to you.

We receive compensation as a result of your participation in programs of your custodian. Depending on, among other things, the type and size of the account, type of securities held in the account, changes in its value over time, the ability to negotiate fees or commissions, the historical or expected size or number of transactions, and the number and range of supplementary advisory and client-related services provided to you, the amount of this compensation may be more or less than what we would receive if you participated in other programs, whether through LPL or another sponsor, or paid separately for investment advice, brokerage, and other services. This creates a financial incentive to recommend that you participate in LPL programs and in certain programs over others.

Additional Information: For more detailed information, see Items 10, 12, and 14 of our [Form ADV Part 2A](#).

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

How do your financial professionals make money?

Our financial professionals receive compensation based on the revenue generated from the accounts they service directly. This means financial professionals have an incentive to increase the asset size in the relationship or solicit new business, taking time away from the day-to-day servicing of current clients.

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

No. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

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

For additional information about our services, visit www.adviserinfo.sec.gov and search with our CRD #172474 or visit www.bentleyfinancialgroup.com. You can request up-to-date information or a copy of this client relationship summary by contacting us at (630) 541-6363.

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