

Asia Pacific Financial Management Group, Inc. 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 [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Q | What investment services and advice can you provide me?

Investment Advisory Services: We offer investment management, financial planning and retirement planning services to retail investors which includes high net worth individuals, trust, and estates. Our services are tailored to meet your individual needs, life circumstances and investment goals.

Investments, Monitoring and Authority: We primarily offer advice on mutual funds, exchange-traded funds (“ETFs”), and for select clients, individual debt and equity securities. We do not offer or provide advice on proprietary products. We will meet with you at least annually, or on a frequency you choose depending upon your needs. We monitor your investments on a continuous and ongoing basis. We accept discretionary authority to implement the recommended transactions in your account., which means we execute investment recommendations in accordance with your investment objectives without your prior approval of each specific transaction. We request a minimum account size of \$250,000 of assets per client to open an advisory account.

Additional Information about our advisory services can be found in our Firm Brochure available online at:

<https://adviserinfo.sec.gov/firm/summary/32338>

Conversation Starter

“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?”

Q | What fees will I pay?

Principal Fees and Costs: We offer our services on an asset-based fee basis. We charge an annual fee, which is prorated and charged quarterly, based on the market value of your account(s) and the agreed upon schedule. The more assets in your advisory accounts, the more you will pay in fees. This gives us an incentive to encourage you to increase the assets in your account.

Other Fees and Costs: In addition to our fees, clients are responsible for the fees and expenses imposed directly by the custodians such as wire transfer fees any transaction fees imposed by the broker-dealer executing securities transactions, and fees and expenses of mutual funds. Please see Item 12 of our Brochures for a more complete discussion of 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. *More details about our fees and costs can be found in our Firm Brochure available online at:*

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Conversation Starter

“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?”

Q | What are your legal obligations to me when providing recommendations 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 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. Here are some examples to help you understand what this means.

Retirement account rollovers: We may recommend you to rollover out of your employer sponsored retirement plans and into Individual Retirement Accounts that we manage for an asset-based fee. If we do not currently manage your account held with your employer’s plan, this will increase our compensation made on your investments over time. Please make sure you understand what fees and costs you are paying.

Conversation Starter

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

Additional Information about our conflicts of interest can be found in our Firm Brochure available online at:
<https://adviserinfo.sec.gov/firm/summary/32338>

Q | How do your financial professionals make money?

Our financial professionals are compensated through salary, bonus, and a percentage of the fees we charge clients. Financial professionals who are also employee owners of the firm are eligible to receive a share of the Firm’s profits. This compensation structure creates an incentive for us and our financial professionals to recommend that you increase the size of your assets under our management.

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

Yes. Please visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our firm and financial professionals.

Conversation Starter

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

Additional Information: For additional information about our services and to request a copy of our Customer Relationship Summary, please contact our Firm at (671) 472-6400 or visit our website at <https://www.apfmg.com/>.

Conversation Starter

“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?”