

## Client Relationship Summary – Form CRS - ADV Part 3

March 28, 2024

**Plan Group Financial, Inc. (“PGF”)** 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 that you understand the differences. Free and simple tools are available to research firms and financial professionals at [www.Investor.gov/CRS](http://www.Investor.gov/CRS), which also provides educational materials about investment advisers and broker-dealers, as well as basic tutorials on investing.

### ***Relationships and Services***

#### ***What investment services and advice can you provide me?***

PGF offers investment advisory services to retail investors and our principal services are Asset Allocation and Investment Consultations.

As part of our standard investment advisory services, we will discuss your goals with you and help design a strategy to achieve them. We regularly monitor your portfolio and provide annual evaluation reports to inform you how your accounts have varied in value and composition.

PGF does not have account minimums; however, some of the investment models, strategies or funds utilized by PGF in managing your account may have minimum investment amounts.

We generally ask that our clients provide us discretionary authority, meaning you allow us to buy and sell investments in your account(s) without asking you in advance. You may also contact us to impose reasonable restrictions on the management of your account(s). You will sign an advisory agreement giving us this authority.

For more detailed information on our relationships and services, please see Item 4 – Advisory Services, Item 13 – Review of Accounts and Item 7 – Types of Clients of our Form ADV Part 2A available at <https://adviserinfo.sec.gov/firm/summary/116508>.

#### ***Conversation Starter. Ask your PGF Financial Advisor:***

- 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?

### ***Fees, Costs, Conflicts, and Standard of Conduct***

#### ***What fees will I pay?***

We generally charge an asset-based fee (a percentage of the assets in your accounts) that will not exceed 2% annually and is negotiated individually with each client at the onset of the relationship. The fees are typically billed on a monthly basis in arrears. The more assets you have under our management, the more you will pay in fees, ***so we may have an incentive to encourage you to increase your assets under management.*** For example, if deemed appropriate and in the best interest of the client, we may recommend that clients withdraw assets from other accounts and invest them in an account that we manage. This presents a potential conflict of interest because it may increase the amount of assets under our management and subject to our fees.

We may also charge a negotiable flat fee for developing you're financial plan. With this arrangement, we provide you with a plan to work towards your financial goals, but we do not require that you utilize our firm in the execution of that plan. We do, however, have a financial incentive for you to utilize our firm in doing so and therefore a conflict of interest exists. To help address this conflict, our firm will typically discount our fee for advisory services when this scenario occurs.

In addition to our advisory fees, you may also incur certain charges imposed by other third parties including securities brokerage commissions, transaction fees, fees attributable to alternative assets, reporting charges, and margin costs.

You will also be responsible for paying miscellaneous fees that your account's custodian charges, including wire fees, transfer fees, bank charges and other fees, as well as fees and expenses that are included in the expense ratio of certain investments, including mutual funds and ETFs. You also may pay transaction-based fees when we buy or sell an investment for you (e.g., applicable commissions paid to brokers-dealers for buying or selling investments).

**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.**

#### ***Conversation Starter Ask your PGF Financial Advisor:***

- 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.***

- Some of our financial professionals sell commissionable insurance products as licensed insurance agents. This creates an incentive for us to sell you products based on the amount of commission we receive rather than what is in your best interest.
- Our firm also generates revenue from fee-based financial planning. When creating fee-based plans for our clients, we may offer our firm's investment advisory services to those same clients. This creates a conflict as our firm would earn revenue from the developing the financial plan and its implementation when both may typically be included under our standard investment advisory services offering. To mitigate this conflict, the firm typically offers fee-based financial planning clients discounted investment advisory services.
- Our advisory representatives are also registered representatives of Saxony Securities, Inc., and may earn compensation for the sale of securities in addition to earning advisory fees. This creates a conflict of interest. You are under no obligation to purchase securities from our advisors in this separate capacity.

For more information about our conflicts of interest, please review Items 4, 10 and 12 of our Form ADV Part 2 ("Firm Brochure"), available at <https://adviserinfo.sec.gov/firm/summary/116508>.

***Conversation Starter Ask your PGF Financial Advisor:***

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

***How do your financial professionals make money?***

Primarily, we and our financial professionals benefit from the advisory services we provide to you because of the advisory fees we receive from you. Generally, compensation is related to the amount of client assets serviced by our professionals. This presents a conflict of interest in that our professionals are incentivized to encourage you to increase the amount of assets in your account(s) managed by us or to otherwise transition accounts/assets to our management. Additionally, this creates a conflict for financial professionals to increase assets by allocating client assets in a manner that may be believed to have a higher potential for growth but with a greater risk of loss.

## **Disciplinary History**

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

No, neither our financial professionals nor our firm have any legal or disciplinary events. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free and simple search tools to research PGF and our financial professionals.

***Conversation Starter Ask your PGF Financial Advisor:***

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

## **Additional Information**

You can find additional information about our investment advisory services by viewing our Form ADV Part 2A available at <https://adviserinfo.sec.gov/firm/summary/116508>. You can request up to date information and a copy of our Client Relationship Summary by contacting us at (405) 848-1099.

***Conversation Starter Ask your PGF Financial Advisor:***

- 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?