

CLIENT RELATIONSHIP SUMMARY

July 31, 2024

<https://adviserinfo.sec.gov/>

Registered Investment Adviser (RIA) with the Securities Exchange Commission

CRD #: 173862

Investment advisory service and fees differ and investors need to understand the differences. There are free tools available to you to research different firms at [Investor.gov/CRS](https://investor.gov/CRS). And also educational articles about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide for me?

RFG Wealth Advisory offers investment advisory services to retail investors, which include:

- Wealth Management
- Financial Planning Services
- Portfolio Consulting Services

For a description of each service listed above, please refer to our ADV Part 2A disclosure by clicking on the following link [Form ADV Part 2A](#) among other sections, please refer to Items 4, 5, 7, 13, and 16.

Investment Authority – We manage investment accounts primarily on a *discretionary* basis where *we will decide* which investments to buy or sell for your account. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. We also offer non-discretionary management services where we will obtain your approval prior to executing any transactions in your account.

Investment Offerings – We primarily offer advice on equity securities, corporate debt securities, mutual fund shares, and exchange traded funds. Additionally, we may advise you on various types of investments based on your stated goals and objectives. We may also provide advice on any type of investment held in your portfolio at the inception of our advisory relationship.

Account Minimums and Requirements – Generally, we impose a minimum annual fee of \$7,500 for wealth management services, which consist of ongoing investment management, financial planning, and retirement consulting services.

What fees will I pay?

Key Questions to Ask your Financial Professional

- 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?

Our annual fee for **Wealth Management Service** is based on a percentage of your assets under management and it typically billed and payable monthly in arrears based upon the average daily balance of your account during that period. If your account is opened on any other day of the month besides the first day, your fee is payable in proportion to the number of days the account was open, during that month. Account values of family members may be combined to determine the advisory fee amount. The more assets you have in your account the more the fee will be. We may encourage you to increase the assets in your account which means you pay us a higher fee.

Unless we invoice you directly, we will deduct our fee directly from your account through the qualified custodian that holds your account. Our fee for Financial Planning Services is typically a fixed fee, depending on the scope of services requested by the client. Our Portfolio Consulting fees are based on a percentage of your portfolio value, or we may negotiate a fixed annual fee.

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Additional Fees and Expenses may be incurred as part of any mutual funds or exchange-traded funds we recommend for your accounts. You also may incur transaction charges and brokerage fees when purchasing or selling securities. You may also incur custodial, account maintenance, wire transfer fees, among other fees imposed by third parties. The broker-dealer or custodian that holds your account usually charges these fees. Your annual advisory fee, planning or consulting fee does not cover these charges nor does this firm benefit from them.

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 and explanation are available in our ADV 2A Item 5.

Key Questions to 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?
- 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 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 because they can affect the investment advice we provide you.

Some of our advisors are registered representatives of LPL Financial LLC ("LPL"), an SEC registered broker-dealer and investment adviser. Your advisor may offer you brokerage services through LPL or investment advisory services through RFG Wealth Advisory. Brokerage services and investment advisory services are different, and the fees we, and LPL, charge for those services are different. It is important that you understand the differences. In particular, your advisor may earn additional transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through LPL. You are encouraged to learn more about LPL by reviewing [LPL's relationship summary](#) and having a discussion with your Financial Professional. You can also access free and simple tools to help you 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.

As a financial professional, do you have any disciplinary history? For what type of conduct? No. RFG Wealth Advisory has no disciplinary history. Please refer to [Investor.gov/CRS](https://investor.gov/crs) for a free search tool to research financial professionals.

Key Questions to 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?

FOR ADDITIONAL INFORMATION ABOUT OUR FIRM, PLEASE CONTACT US AT 940-464-4104 OR RFGWealthMgt.com



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Exhibit to Form CRS

July 31, 2024

Material Changes Summary

The purpose of this addendum is to inform you of any changes that might be considered material since the previous version of this Form CRS dated February 22, 2022.

On July 31, 2024, we amended our Form CRS (Client Relationship Summary) to disclose an affirmative response under the Account Minimums and Requirements section indicating that we impose a minimum annual fee of \$7,500 for wealth management services.

If you have questions about this material change to our Form CRS, please contact us at (940) 464-4104.