

SECUREVEST FINANCIAL GROUP

Form CRS Customer Relationship Summary January, 2024

Introduction

SecureVest Financial Group is registered with the Securities and Exchange Commission (SEC) as a broker-dealer and is a member of the Financial Industry Regulatory Authority (FINRA) and the Securities Investor Protection Corporation (SIPC). 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://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers and investing.

Relationship and Services

What investment services and advice can you provide me?

We offer brokerage services to retail investors, including buying and selling securities.

Monitoring: While we may voluntarily review the holdings in your account for the purposes of determining whether to make a buy or sell recommendation, we do not actively monitor your account on a regular basis.

Investment Authority: We do not accept discretionary accounts. You may select investments or we may recommend investments for your account, but the ultimate investment decision as to your investment strategy and the purchase or sale of investments will be yours.

Limited Investment Offerings: Our principal business is fixed income securities and preferred stock, we do not offer advice on common equity share investments.

Account Minimums and Other Requirements: We do not require retail investors to open or maintain an account minimum balance. There are no other requirements to establish an account with our firm.

For additional information, please see: <https://www.investor.gov/CRS>

Conversation Starters: Ask your financial professional:

- Given my financial situation, should I choose a brokerage service? Why or why not?
- How do I choose investments?

Fees and Costs

What fees will I pay?

- The fee you pay is based on the specific transaction and not the value of your account.
- If you open a brokerage account, you will pay us a transaction-based fee, generally referred to as a commission, every time you buy or sell an investment.
- You will be charged an annual account maintenance 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.

For additional information, please see <https://www.investor.gov/CRS>

Conversation Starters: 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?

Standard of Conduct

What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?

When we provide you with a recommendation, 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 affect the recommendations we provide you. Here is an example to help you understand what this means:

Principal Trading: we maintain a trading desk that buys and sells securities from both retail customers and other broker-dealers. We may make money on these transactions.

Conversation Starters: Ask your financial professional:

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

How do your financial professionals make money?

Our financial professionals earn a commission on transactions they execute for customers.

Do your financial professionals have legal or disciplinary history?

Yes. You can find additional information about our financial professional's disciplinary history at <https://www.investor.gov/CRS>

Conversation Starters: Ask your financial professional:

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

For additional information about our services, please visit www.securevest.com

If you would like additional, up-to-date information or a copy of this disclosure, please call 973-605-8400.

Conversation Starters: 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?