



A.G. MORGAN

Financial Advisors, LLC

5260 Merrick Road, First Floor

Massapequa, NY 11758

(516) 798-1100

www.agmorgan.net

Client Relationship Summary (Part 3 or Form CRS of Form ADV)

This client relationship summary provides additional information about A.G. Morgan Financial Advisors, LLC (AGM) relating to how our Firm conducts its advisory business, how our advisors interact with clients and any real or perceived potential conflicts of interest that might arise from the manner in which we conduct our advisory business. Additional information about A.G. Morgan Financial Advisors, LLC and its advisors is available on the SEC's website at www.adviserinfo.sec.gov.

March 18, 2021

**A.G. MORGAN FINANCIAL ADVISORS, LLC CUSTOMER
RELATIONSHIP SUMMARY (FORM CRS) – March 18, 2021**

Introduction	<p>A.G. Morgan Financial Advisors, LLC is a SEC-registered investment advisory firm. Investment advisor representatives of our firm may also be FINRA-registered brokers and provide brokerage services through a broker dealer. ., a FINRA/SIPC- member broker/dealer. Investment advisory and brokerage services are different and it is important that you understand these differences when selecting services appropriate to your specific needs. Free and simple tools are available to research firms and financial professionals at investor.gov/CRS, which also provides educational materials about broker/dealers, investment advisors, and investing in general.</p>								
What investment services and advice can you provide me?	<p>As an investment advisor, we provide personalized confidential financial planning, asset management, and related consulting services to individuals, high net worth individuals, and small businesses. Recommendations to clients are made based on ongoing consultations with our clients and analysis of each client's specific financial needs. Our advisory services may include the following:</p> <table border="0" data-bbox="548 890 1380 1012"> <tr> <td>Determination of financial objectives</td><td>Identification of financial problems</td></tr> <tr> <td>Cash flow management</td><td>Investment planning and management</td></tr> <tr> <td>Insurance review</td><td>Education funding</td></tr> <tr> <td>Retirement planning</td><td>Estate planning</td></tr> </table> <p>When desired by or most appropriate for our clients, we provide straight-forward brokerage service which may entail research of selected securities, execution of transactions in securities, and monitoring of securities held within your brokerage accounts.</p> <p>With either type of service, as registered investment advisors, we adhere to fiduciary standards which require that we put your interests above those of ourselves and our firm.</p>	Determination of financial objectives	Identification of financial problems	Cash flow management	Investment planning and management	Insurance review	Education funding	Retirement planning	Estate planning
Determination of financial objectives	Identification of financial problems								
Cash flow management	Investment planning and management								
Insurance review	Education funding								
Retirement planning	Estate planning								
What fees will I pay?	<p>As outlined in the Fees section of our Form ADV Part 2A, we are paid for our advisory services through fixed or hourly fee for financial planning or consulting services or through a percentage of assets under management in your advisory custodial accounts. While the former fees are fixed, with the latter the dollar amount of our compensation is determined by the size of your portfolio. In simple terms, as your account grows, so does our compensation.</p> <p>For some advisory accounts, referred to as wrap fee programs, the asset-based fee includes transaction costs and custody services that can result in higher overall fees. If you have few transactions or trade infrequently in your account, paying for a wrap fee program could cost more than separately paying for advice and executing transactions.</p> <p>Brokerage services, which are executed through a broker/dealer, are strictly commission-based with the level of compensation defined by the product provider, not by our firm. Some investments (i.e. mutual funds) carry internal expenses in addition to sales charges while others may incur actual ticket charges with each trade executed through a broker/dealer.</p>								

	<p>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.</p> <p>Certain variable insurance products have surrender charges, should you decide to cancel your insurance/ annuity product before a certain period of time.</p> <p>Certain mutual funds have surrender charges, should you decide to sell your mutual fund before a certain period of time.</p> <p>Other fees include Individual Retirement Account (“IRA”) maintenance fees, inactivity fees, and service fees charged by a custodian responsible for safeguarding your securities.</p> <p>As investment advisors, however, our fiduciary responsibility to our clients prohibits us from engaging in compensation methods that either pose or appear to pose a conflict of interest with that fiduciary responsibility to our clients.</p>
	<p><i>Conversation Starter – Ask your investment advisor:</i></p> <p><i>{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?}</i></p>
<p>What are your legal obligations to me when acting as my investment advisor?</p> <p>How else does your firm make money and what conflicts of interest do you have?</p>	<p>As your investment advisor, we have fiduciary obligation to always act in your best interest and not put our interest ahead of yours. At the same time, how we make money has the potential to create conflicts with your interests. You should understand and ask us about these potential conflicts. Here are some examples to help you understand these potential conflicts:</p> <ul style="list-style-type: none"> • As a dually-registered advisory firm, we may recommend commission-based investments through the broker/dealer which entail sales charges and/or internal expenses than you might incur with fee-based similar products but are, in our opinion, better suited to your specific needs. • We may receive financial or research incentives (known as ‘soft dollars’) from custodians to place your assets with them which may benefit us as an advisor but not necessarily you. • Proprietary Products: We (or our affiliates) may earn higher fees, compensation, and other benefits when you invest in a product that we (or one of our affiliates) advise, manage, or sponsor, such as the AGM Capital Fund I, AGM Capital Fund II, Omni Diversified Fund, Omni Diversified Fund III, LLC, Windsor Capital Fund, LLC, Windsor Capital Fund II, LLC. As such, we have an incentive to recommend (or to invest your assets in) our proprietary products over third-party products. <p><i>Conversation Starter – Ask your investment advisor:</i></p> <p><i>{How might your conflicts of interest affect me, and how will you address them?}</i></p> <p>For additional information, please see our Form ADV Part 2A Disclosure Document.</p>

<p>How do your financial professionals make money?</p>	<p>We are paid based on either a percentage of your assets under our management or through set fees for financial planning or consulting services, which are defined in our Form ADV Part 2A. Your individual advisor is paid a portion of these fees as her/his compensation and the remainder is compensation to our Firm. As a Registered Representative, your advisor may also receive commissions for brokerage services resulting from the sale of securities products through a broker/dealer. While the potential for a conflict of interest exists by your advisor or the Firm recommending one type of service over the other base on greater compensation, as fiduciaries we must put your interests above ours when determining which type of financial service best suits your needs and objectives. Financial professionals receive, for example, the occasional gift, meal, entertainment and/or attendance at conferences which may lead to recommendation or use of these vendor's products and services over vendors that do not provide them with non-cash compensation.</p>
<p>Do your financial professionals have legal or disciplinary history?</p>	<p>No advisors associated with A.G. Morgan Financial Advisors, LLC have legal or disciplinary histories relating to their role as Investment Advisor Representatives of our Firm.</p>
<p>Additional Information</p>	<p>For additional information about our Firm and its services, please refer to our complete Disclosure Document, Form ADV Part 2A. Additional information regarding our individual investment advisors is available on their Form ADV Part 2B, at FINRA's BrokerCheck site, or through the SEC at www.advisorinfo.sec.gov. If you would like to receive a complete copy of our Form ADV, please contact A.G. Morgan at (516) 798-1100 or by email at clientservice@agmorgan.net</p> <p><i>Conversation Starter – Ask your investment advisor:</i></p> <p><i>{Who is my primary contact person? Is she/he a representative of your advisory firm, a broker/dealer or both? Who can I talk to if I have concerns about how this person is treating me?}</i></p>