

Client Relationship Summary (CRS)



Financial Consultants Group, Inc. is a Securities and Exchange Commission (SEC) registered investment adviser. Free tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing. We are held to a fiduciary standard that covers our entire investment advisory relationship with you. We are required to monitor your portfolio, investment strategy, and investments on an ongoing basis.

RELATIONSHIPS AND SERVICES

We offer investment advisory services to retail investors, such as families and individuals, including:

Financial planning services either separately or as a part of ongoing investment management services.

Investment advice on a regular basis. We will discuss your investment goals, co-design a strategy to achieve your goals, and regularly monitor your account(s). We will contact you (by phone or e-mail) at least annually to discuss your portfolio, but more frequently if requested. You can choose an account type which allows us to buy and sell investments in that account without asking you in advance (discretionary account) or we may give you advice and you decide which investments to buy and sell (non-discretionary account).

We do not have requirements for you to open or maintain an account or establish our relationship. For additional information, please see our [Form ADV, Part 2A](#) brochure, specifically Items 4 and 7.

Conversation Starters

Given my financial situation, should I choose an investment advisory service?

How do you choose investments to recommend?

What is your relevant experience, licenses, education, and other qualifications?

FEES, COSTS, CONFLICTS, AND STANDARDS OF CONDUCT

If you open an advisory account, you will pay an ongoing asset-based fee billed at the end of each billing period for our services, based on the value of the cash and investments in your advisory account. The tiered fee structure used potentially reduces the cost as the account grows. We also provide investment advice and/or financial planning services for a one-time fixed fee.

Typically, the more assets you have in the advisory account, including cash, the more you will pay us. This aligns our interests with yours, since we earn more as the value of your portfolio increases.

You may also be charged other fees, directly or indirectly, which are separate from our fees and could include transaction fees, or fees to a broker-dealer or bank (custodians) that custody your assets. Some investments (such as mutual funds) impose additional fees that can reduce the value of your investment(s) over time.

Please make sure you understand the fees and costs you are paying. You will pay fees and/or costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments. For more information, please see [Form ADV, Part 2A](#) brochure, Item 5.

Conversation Starters

Help me understand how fees and costs might affect my investments. If I give you \$10,000, how much will go to fees and costs, and how much will be invested for me?

(continued)

Client Relationship Summary (continued)

LEGAL OBLIGATIONS AS YOUR INVESTMENT ADVISOR

As your investment adviser, we must act in your best interest and not place our interests ahead of yours. At the same time, the way we inherently make money creates some conflict with your interests. You should understand and ask us about these conflicts because they can affect investment advice we provide.

We can make additional money by advising you to rollover your retirement account from your current employer's plan regardless of whether our investments result in better returns over time. Your financial professional receives compensation from these additional managed assets.

For additional information, please see our [Form ADV, Part 2A](#) brochure, specifically Items 4 and 10.

Conversation Starters

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY

Our financial professionals may be compensated in one or more of the following ways: the amount of client assets that we service, the time and complexity required to meet client needs, or the revenue the firm earns from our advisory services or recommendations.

Our interests inherently can conflict with your interests. We must tell you about them in a way you can understand, so you can independently decide whether or not you agree to them.

DISCIPLINARY HISTORY

No, the firm and/or its financial professionals do not have any reported disclosures.

Visit Investor.gov/CRS for a free and simple search tool to research your financial professionals.

Conversation Starters

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

ADDITIONAL INFORMATION

For additional information on our investment advisory services and to request a copy of the client relationship summary, go to IAPD at adviserinfo.sec.gov or to our website, www.ForYourFuture.net. You can call us at (770) 627-2121 to request up-to-date information and request a copy of the client relationship summary.

Conversation Starters

Who is my primary point of contact?

Who can I talk to if I have concerns with how this person is treating me?