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## Introduction

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TFG Wealth Management, LLC (“TFG”) is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

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TFG provides personalized confidential investment management and financial planning to individuals, pension and profit sharing plans, trusts, estates, charitable organizations and small businesses.

TFG offers discretionary and non-discretionary direct asset management services to advisory clients. TFG will offer clients ongoing portfolio management services through determining individual investment goals, time horizons, objectives, and risk tolerance. TFG does use sub-advisers to manage client assets. TFG also offers non-discretionary advice to individual participants in retirement plans as well as education on behalf of the plan sponsor to participants in plans.

TFG prepares comprehensive financial plans, under a financial planning engagement, to assist clients in reaching their financial and retirement goals. Financial plans may include information regarding Wills, Estate Plan/Trusts, Investments, Taxes, and Insurance. In most cases, the client will supply TFG with information regarding income, investments, savings, insurance, age and other items that are helpful in assessing financial goals. The information is typically provided during personal interviews as well as written information. TFG then compares the current financial situation with the stated goals and objectives and provides a financial plan.

For more detailed information, please refer to our Disclosure Brochure, the ADV Part 2A, under Item 4 Advisory Business and Item 7 Types of Clients, which can be found by [CLICKING HERE](#).

**?** *“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?”*

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## What fees will I pay?

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TFG charges fees for discretionary asset management on a tiered basis calculated as an annual percentage of the total assets placed with TFG. The tiered fees range from 0.25% to 1.00%. For accounts less than \$500,000 the fees range from 1.00% to 1.50%. Any non-discretionary managed assets have an annual fee of 1.00%. When TFG uses a sub-adviser to manage assets, the client will pay the fee to the sub-adviser in addition to the fees charged by TFG.

TFG charges a maximum fee of 1% of total plan assets to provide education and advisory services for retirement plans.

TFG charges a fixed fee ranging from \$1,000 to \$10,000 or an hourly fee of \$300 per hour for financial planning services based upon the complexity of the plan. This fee is negotiable in the sole discretion of TFG.

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 more specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation by [CLICKING HERE](#).

 ***“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.

For example, Financial Professionals of TFG are insurance licensed and can earn commissions based on insurance recommendations. This presents a conflict of interest because it give the Financial Professional an incentive to recommend products based on the commission amount received, rather than on the client’s need. TFG manages this conflict by reviewing suitability of advisory clients for insurance recommendations and clients are under no obligation to purchase any insurance products through TFG Financial Professionals.

For more specific information regarding compensation and conflicts, please refer our Disclosure Brochure, the ADV Part 2A under Item 10 Outside Affiliations by [CLICKING HERE](#).

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

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

Financial professionals of TFG are paid a portion of the asset management fees collected from clients and are paid commissions on insurance products. TFG Financial professionals are not rewarded sales bonuses.

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

No. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>.

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

**Additional Information**

Additional information about our investment advisory services can be found at <https://www.tfgwealth.com> or by [CLICKING HERE](#). A copy of our relationship summary can also be requested by calling (866) 296-8156.

 ***“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?”***