

SFG Investment Advisors, Inc.
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FORM CRS

SFG Investment Advisors, Inc. is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to 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. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: **Financial Planning Services; Asset Management Services; Selection of Other Advisers; Financial Education Services; Family Office and Wealth Planning Services.** Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Brochure, Items 4, 7, 13 and 16 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/111241>.

Account Monitoring If you engage our firm for our advisory services, as part of our standard service we will monitor your investments on a daily basis.

Investment Authority We manage investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account. We have discretion to select, retain or replace third-party managers to manage your accounts. 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** investment management services whereby we will provide advice, but **you will ultimately decide** which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.

Investment Offerings We offer advice on the following types of investments or products: equity securities, corporate debt securities (other than commercial paper), certificates of deposit, municipal securities, variable annuities, mutual fund shares, United States government securities, options contracts on securities, money market funds, real estate, REITs, derivatives and ETFs. We may also offer advice on other types of investments, as appropriate for our individualized investment advice to you.

Account Minimums and Requirements In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively.

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?**

What fees will I pay?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Form ADV Part 2A Brochure, Item 5, by clicking this link <https://adviserinfo.sec.gov/firm/brochure/111241>.

- **Asset Based Fees** - Payable quarterly in advance. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard-to-value assets;
- **Hourly Fees** - Payable half up front and the rest upon the delivery of the services specified in the Agreement you sign with our firm.
- **Fixed Fees** - Payable in advance or as agreed to in the Agreement you sign with our firm.

- **Other Advisory Fees** - As an alternative to the above fee structures, we may be compensated by a client's adjusted net worth calculation as described in Form ADV, Part 2A, Item 5 (linked above). Clients may also pay advisory fees charged by a third-party manager for all or a portion of client assets, which are separate and apart from the advisory fees charged by our firm.

Examples of the most common additional fees and costs applicable to our clients are:

- Custodian fees and account maintenance fees;
- Fees related to mutual funds and exchange-traded funds;
- Transaction charges when purchasing or selling securities; and
- Other product-level fees associated with your investments

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.

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?

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. Here are some examples to help you understand what this means.

The sole business activity for our firm and our financial professionals is providing the advisory services described above, and we are compensated by the fees described above. We are also compensated for referrals we make to Certent, Inc., a provider of software and related services to equity compensation plan sponsors. This creates a conflict in that SFG is incentivized to refer clients to Certent, Inc. for services.

Refer to our Form ADV Part 2A Brochure, Item by clicking this link <https://adviserinfo.sec.gov/firm/brochure/111241> to help you understand what conflicts exist.

Key Questions to 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 Company and the financial professional servicing your account(s) are compensated in the following ways: salary; firm-wide incentive pay. Our financial professionals' compensation is based on the amount of client assets they service, which is a conflict of interest in that our financial professionals are incented to refer clients to our firm.

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

No, our firm and our financial professionals do not have any legal or disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple research tool.

Key Questions to Ask Your Financial Professional

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 215-345-5601 or click this link <https://adviserinfo.sec.gov/firm/brochure/111241>.

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?**