

INTRODUCTION

Webb Financial Group (WFG, we, us, or our) is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand that fees for investment advisory services and broker-dealer services differ and that it is important for you to understand the differences. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

WFG is a registered investment adviser that offers investment advisory services to retail investors. Our advisory services include Asset Management and Financial Planning & Consulting. WFG also offers Financial Planning & Consulting is also offered as a standalone service for individuals that do not wish to engage in our Investment Advisory Services.

If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we'll provide investment portfolio recommendations that are monitored at least quarterly, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. We'll offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

WFG accepts discretionary authority over client assets under management that allow us the ability to buy and sell investments for you without asking you in advance. We do offer non-discretionary services, where you or a third party make the ultimate decision to buy or sell investments. Any limitations will be described in the advisory agreement. We will retain discretion or non-discretion until the advisory agreement has been terminated by you or our firm.

WFG does not restrict our advice to limited types of investments.

WFG does not impose requirements for opening and maintaining accounts or otherwise engaging with us.

Additional information about our advisory services is located in Item 1 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/106617>.

CONVERSATION STARTERS - Ask your financial professional..

- **Given my financial situation, should I choose an investment advisory service , why or why not?**
- **How will you choose investments that you recommend to me?**
- **What is your relevant experience, including your licenses, education and other qualifications and what do they mean?**

WHAT FEE'S WILL I PAY?

You will be charged an ongoing quarterly fee based on the value of the investments in your account. Our Asset Management maximum annual fee is 1.40%. The more assets you have in your advisory account(s), the more you will pay us. We therefore have an incentive to increase the assets in your advisory account(s) in order to increase our fees. Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account. In rare cases, our firm will agree to send you invoices rather than automatically deduct our firm's fees from your advisory account.

The maximum flat fee is \$25,000 and maximum hourly rate is \$500 for our Financial Planning & Consulting services. We charge an upfront retainer when you sign an agreement and/or charge you when we provide a financial plan or consultation.

Though we typically do not use investments that incur transaction or redemption fee's, the broker-dealer that holds your assets may charge you a transaction fee when we buy or sell an investment for you. These fee's are in addition to our firm's fees for our Asset Management service.

In certain cases, we may select third party money managers who will assist us with managing your account. If selected, they will charge you a fee, which will be described to you in their Form ADV and/or agreement.

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.

Additional information about our fees is located in Item 2 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/106617>.

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?**

WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISOR?
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:

Our firm's financial professionals include licensed insurance agents who sell insurance products for a commission. They have an incentive to recommend insurance products to you in order to increase their compensation. In certain cases we may also recommend a third party money manager who will compensate us for assets they manage, when we otherwise would not be compensated.

Additional information about our conflicts of interest is located in Item 10 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/106617>.

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 are compensated based on the revenue our firm earns from their advisory and financial planning service recommendations, the amount of client assets they service, and the time and complexity required to meet a client's needs. Non partners may receive additional compensation for insurance products sold.

DO YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

Yes, our firm and/or financial professionals have legal and disciplinary history. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

CONVERSATION STARTERS - Ask your financial professional..

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

ADDITIONAL INFORMATION

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #106617. You may also contact our firm at 952-837-3200 to request a copy of this relationship summary and other up-to-date information.

CONVERSATION STARTERS - Ask your financial professional..

- **Who is my primary contact person, and is he/she a representative of an investment advisor or a broker dealer?**
- **Who can I talk to if I have concerns about how this person is treating me?**