

# Client Relationship Summary

Sowa Financial Group, Inc. ("SFG"), is a federally registered investment adviser. Our registration with the SEC neither implies a certain level of skill or training nor any endorsement by a state or federal regulatory authority. This information is being provided as investment advisory services and fees differ and it is important for you to understand the difference in order to determine what services are best for you. Free and simple tools are available for you to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which provides educational materials about broker-dealers, investment advisers, and investing.

## What Investment Services and Advice Can Your Firm Provide Me?

**Our Investment Advisory Services** include continuous investment management based upon your identified objectives and constraints and material changes in market conditions we deem relevant. Accounts are actively monitored and reviewed on a periodic basis by your SFG Adviser. By selecting investment advisory services, you: (a) grant SFG discretionary authority over the account, which means that we will not need to contact you to make trades; (b) may be subject to certain stated minimum portfolio amounts (generally \$250,000); and (c) may be charged different fees based on whether you are a new or existing client, and/or as may be agreed upon with you, and/or based on the relative complexity of the services (but in no event higher than those outlined in our Investment Advisory Agreement and [ADV Part 2A](#)). We may offer enrollment in a wrap fee program sponsored by Commonwealth Financial Network ("Commonwealth"), namely the Preferred Portfolio Services Select program, which generally offers model portfolio allocations for investments in mutual funds and exchange traded funds.

**Our Financial Planning Services** include the stand-alone preparation of a written financial plan, which may be updated on a continuous basis if you so choose, and which are designed according to your input to identify your needs and goals for the short and long term, based upon your objectives, identified risk tolerance, assets and liabilities, and other information you may believe to be helpful or pertinent. You may, but are not required to, implement any investment recommendations offered within the financial plan through our Investment Advisory Services.

*For More: Please see our [ADV Part 2A](#), Items 4 and 7, and our Investment Advisory Agreement.*

### Questions to Ask Us:

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 those qualifications mean?

## What Fees Will I Pay?

**Investment Advisory Services Fees.** We charge Investment Advisory Services fees on a quarterly basis based upon a percentage of assets under management, at a flat or blended schedule rate as agreed upon by you. SFG's advisory fee shall be charged to client accounts by Commonwealth as described in the Program Client Agreement between clients and Commonwealth. 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.

**Financial Planning Services Fees.** Generally, we charge Financial Planning Services fees at a flat fee based on the complexity of the analysis, or on an hourly basis.

**Other Charges and Expenses.** You may be responsible for third party charges and expenses, in addition to, and separate from, fees paid to us, including ticket and transaction charges, commissions, consulting services from financial, tax and legal professionals; fees and expenses payable to mutual funds or similar managed assets or accounts; and miscellaneous expenses. Client should review all costs and expenses directly with third party providers.

*For More: Please see our ADV Part 2A, Item 5 and our Investment Advisory Agreement.*

### Questions to Ask Us:

Help me understand how these fees and costs will 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?