

PFC Capital Group Inc.
DBA Private Financial Counseling
Client Relationship Summary (Form CRS) – January 29, 2025

Private Financial Counseling (“PFC,” the “Firm,” “we,” “us,” or “our”) is an SEC registered investment adviser with our primary office in Los Angeles, California. Investment advisory fees and brokerage services 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 <https://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?

PFC offers investment services to retail clients. At PFC, we select suitable categories of investments based on the clients’ attitudes about risk and their need for capital appreciation or income. These categories include Mutual Funds, ETFs, equity investments, fixed-income investments, and occasionally alternatives which include pooled investment vehicles managed by PFC investment professionals in their separate capacity with an unaffiliated registered investment adviser. Different instruments involve different levels of exposure to risk. Within each investment category, we select individual securities with characteristics that are most consistent with the client’s objectives. We manage accounts on a discretionary basis and deal with client restrictions regarding any of the above on an account-by-account basis. We do not require any account minimum for our services dependent on the circumstances and determined at our discretion. We frequently review each client portfolio, often daily. Typically, we offer to meet annually with clients for additional review of their portfolio. This review can include but is not limited to discussion of the client’s overall strategy and other factors specific to the client and account as applicable.

FOR ADDITIONAL INFORMATION, PLEASE SEE PFC’S ADV 2A, ITEM 4 CONCERNING THE ADVISORY SERVICES WE OFFER AND ITEM 7 FOR THE TYPES OF CLIENTS WE SERVE AT [HTTPS://ADVISERINFO.SEC.GOV/FIRM/SUMMARY/110648](https://adviserinfo.sec.gov/firm/summary/110648)

Ask your financial professional: Given my financial situation, should I choose an investment advisory service? If so, why?

Ask your financial professional: How will you choose investments to recommend to me?

Ask your financial professional: What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

What fees will I pay?

PFC charges an annual fee as a percentage of our clients’ assets under management. There is a tiered fee schedule which varies from 0.30%-1.00% per year depending on the client, investment strategy, assets managed, and other factors. This means the more assets that are in your account, the more you are going to be paying in fees, so we have an incentive for you to increase the assets in your account. Fees are calculated and assessed in arrears, at the end of each quarter, and are based upon the market value of the assets under management at the end of each quarter that we have managed it, adjusted on a time-weighted basis for additions or withdrawals during a quarter. Clients will incur custodial fees, brokerage commissions, stock transfer fees, fund fees including for those pooled investment vehicles managed by PFC professionals in their separate capacity with an unaffiliated registered investment adviser, or other similar charges that are incurred in connection with transactions for a client’s account.

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 ADDITIONAL INFORMATION ABOUT OUR FEES AND THOSE OF OUR AFFILIATES, PLEASE SEE PFC'S ADV PART 2A, ITEMS 5 AND 10 AT [HTTPS://ADVISERINFO.SEC.GOV](https://adviserinfo.sec.gov).

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 is an example to help you understand what this means:

The employees of the Firm can invest in the same securities as clients. This is potentially a conflict of interest as we could be incentivized to disadvantage clients in order to receive a more advantageous price. Additionally, there is an incentive to recommend the legal services of an affiliated law firm based on the compensation received as opposed to the clients' needs. Some PFC investment professionals are owners and dually registered with an unaffiliated Registered Investment Adviser which presents a potential conflict of interest, including that they could be financially incentivized to recommend a pooled investment vehicle for which they serve as General Partner and that is managed by the unaffiliated firm.

FOR ADDITIONAL DETAILS WITH RESPECT TO PFC'S POTENTIAL CONFLICTS OF INTEREST WITH RETAIL CLIENTS, SEE PFC'S ADV PART 2A, ITEM 10 AND ITEM 11, RESPECTIVELY AT [HTTPS://ADVISERINFO.SEC.GOV](https://adviserinfo.sec.gov)

How do your financial professionals make money?

Our financial professionals are compensated through salaries or flat remuneration. The President of PFC is additionally compensated through his ownership interest in the adviser as well as affiliated law firm. Additionally, certain of our financial professionals are also compensated through their roles at the affiliated law firm. Some of our financial professionals also earn compensation in their roles as owners and investment advisor representatives of an unaffiliated Registered Investment Adviser, including compensation as General Partner of a pooled investment vehicle managed by the unaffiliated firm.

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

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

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

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?

No. Please go to [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our financial professionals.

Additional Information

ADDITIONAL INFORMATION ABOUT PFC, OUR FIDUCIARY DUTY TO CLIENTS AND THE SERVICES WE OFFER IS PROVIDED IN OUR ADV 2A AND 2B. YOU CAN REQUEST A COPY OF FORM CRS AND UP TO DATE INFORMATION ABOUT PFC BY CALLING (310)-556-2055.

Exhibit of Changes PFC Capital Group Inc.

DBA Private Financial Counseling

Client Relationship Summary (Form CRS) – ~~October 28, 2021~~ January 29, 2025

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