

Barker Financial Group, Inc.
February 25, 2022
Form CRS Customer Relationship Summary

Item 1. Introduction

Barker Financial Group, Inc. is registered with the Securities and Exchange Commission as an investment advisor. We provide financial planning and investment advisory services rather than brokerage services. Investment advisory services and brokerage services and fees differ, and it is important for you to understand these differences. This document gives you a summary of the types of services that we provide and the fees you pay.

Please ask us for more information. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisors, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

Services: We provide fee only, investment advisory and financial planning services to individuals, trusts, estates, non-profit organizations, pension and profit-sharing plans, and corporations. Our firm engages in no business activities other than fee only investment advisory and financial planning services.

Monitoring: We offer you advice on a regular basis as a part of our standard services. We will discuss your investment objectives, design with you a strategy to achieve your investment goals, and regularly monitor your account. We will contact you when we become aware of a significant change in the market or to your individual circumstances.

Investment Authority: We buy and sell investments in your account in accordance with your stated investment objectives without asking you in advance. This is called “discretionary authority.” We may accept any reasonable limitation or restriction from you to the discretionary authority you provide to us.

Investment Offerings: Our investment advice is not limited to a particular type of security. We provide advice with respect to equities, fixed income, and cash investments.

Account Minimums: Our stated minimum client relationship size is \$500,000. This is negotiable at our discretion.

Additional Information: Our firm has been registered with the SEC since 2014. The principal owner of the firm is James T. Barker, President and Chief Compliance Officer. We are a Fiduciary within the meaning of Title I of the Employee Income Security Act and/or the Internal Revenue Code.

**Ask us for our Form ADV, Part 2A Brochure for complete details about our services and fees
or access our Form ADV, Part 2A Brochure. Or visit our website at <http://www.barkerfg.com/>.**

Conversation Starter – 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?

Item 3. Fees, Costs, Conflicts, and Standards of Conduct

What fees will I pay?

Principal Fees and Costs: You will pay a mutually agreed fee for our investment management services. The fee is asset-based fee, meaning it is based on the cash and investments in your advisory account. The fee is pro-rated and paid at the end of each quarter, as stated in a written agreement between you and Barker Financial Group, Inc. The more assets there are in your account, the more you will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account. Our standard fee is 1% or less of assets per year as stated in our Form ADV Part 2A. We routinely negotiate lower fee arrangements for clients at our sole discretion.

Financial Planning Fees and Costs: You will pay a one-time, mutually agreed flat fee for financial planning services, payable once your financial plan is presented to you.

Other Fees and Costs: You are responsible for all custodial and securities broker-dealer execution fees charged by the custodian and executing broker-dealer. Our asset-based fee is separate and distinct from the custodian and broker-dealer execution fees. Some investments (such as mutual funds) impose additional fees that will reduce the value of your investment over time.

Additional Information: 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.

Refer to our **Form ADV, Part 2A Brochure**, Items 5 and 6 for more detailed information about our fees.

Conversation Starter – 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?

What are your legal obligations to me when acting as my investment adviser and what conflicts of interest exist?

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.

Potential Conflicts: The more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account. We will reduce the fee rate applied to your accounts as the amount of assets increases per the fee Schedule in our **Form ADV, Part 2A Brochure**.

Conversation Starter – Ask your financial professional:

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

Additional Information: Potential Conflicts: The more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account. We will reduce the fee rate applied to your accounts as the amount of assets increases per the fee Schedule in our **Form ADV, Part 2A Brochure**.

How do your financial professionals make money?

Our financial professionals are compensated through a combination of salary and bonus. Bonuses are discretionary and reflect the overall success of the firm and the individual. Our financial professionals receive no product sales commissions or other forms of payment.

Item 4. Disciplinary History

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

Yes. A free and simple search tool to research us and our financial professionals can be found at **Investor.gov/CRS**.

Conversation Starter – Ask your financial professional:

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

Item 5. Additional Information

For additional and up to date information about our services, or to request a copy of this disclosure, please contact James T. Barker, President and Chief Compliance Officer at phone: 781-743-2600.

Please visit our website at: www.barkerfg.com.

Conversation Starter – 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?