

FORM CRS - (Customer Relationship Summary)**INTRODUCTION**

The Bendix Financial Group, Inc. is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. Our services and compensation structure differ from a registered broker-dealer and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/crs, which also provides educational materials about broker-dealers, investment advisers, and investing.

What Investment Services and Advice Can You Provide Me?

We offer investment advisory services to retail investors. Our advisory services include, but are not limited to, discretionary and non-discretionary investment advisory services (including investment portfolio monitoring, financial counseling, review of accounts, and securities research), “wrap fee” programs (an account where no separate transaction charges apply and a single fee is paid for advisory services and trading costs), third-party advisory services, retirement plan consulting services and products, consulting services, and financial planning.

We may be engaged to provide discretionary investment advisory services on a wrap or non-wrap fee basis. If the client determines to engage us on a non-wrap fee basis the client will select individual services on an unbundled basis, paying for each service separately (i.e. investment advisory, brokerage, custody). We provide advisory services specific to the needs of each client and will allocate investment assets consistent with your designated investment objectives. Once allocated, we provide ongoing monitoring, review of account performance, and asset allocation as compared to the client’s investment objectives. Clients may impose reasonable restrictions, in writing, on investing in certain securities.

If a client engages us on a wrap fee basis, the client will pay a single fee for bundled services (i.e. investment advisory, brokerage, custody). The services included in a wrap fee agreement will depend upon each client’s particular need(s). All wrap fee programs are provided by Osaic Wealth Inc. (“Osaic”) subject to the terms and conditions of the wrap fee program agreements. We also offer the Wealth Management Platform – SMA and UMA Account Program (“Wealth Managed Account Program” or “WMA”) which provides clients the opportunity to invest their assets across multiple investment strategies and asset classes by implementing an asset allocation strategy. Sponsored by VISION2020 Wealth Management Corp., an SEC-registered Investment Advisor (“Program Sponsor”), WMA is a wrap account program that offers investment advisory services and planning. Participants in the VISION2020 Wealth Management Platform should refer to VISION2020 Wealth Management Corp.’s Firm Brochure or Wrap Fee Program Brochure (Part 2A of Form ADV) for additional information regarding the services and programs offered in this platform.

If specifically requested by the client, we may provide retirement planning consulting services. This is via our adviser representatives (“IARs”), in their separate individual licensed capacities as registered representatives of Osaic, an SEC registered and FINRA member broker-dealer and/or as licensed insurance agents. The client is under no obligation to engage the services of any such recommended professional. The client retains absolute discretion over all such implementation decisions and is free to accept or reject any recommendation from us.

We require a minimum asset under management level of \$100,000 (with a minimum account size of \$50,000) for investment advisory services. However, we may, in our sole discretion, reduce our minimum asset level and/or charge a lesser investment management fee based upon certain criteria. Additional Information: For more detailed information about our Advisory Business and the Types of Clients we generally service, please see Items 4 and 7 in our ADV Part 2A

For Additional Information

Visit Bendixfinancial.com/disclosures or see [The Bendix Financial Group, Inc. Form ADV Part 2A](#) (items 4 and 7 of Part 2A).

Conversation Starters - “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?

Fees and costs affect the value of your account over time. Please ask your financial professional to give you personalized information on the fees and costs that you will pay.

Advisory Services Fees

For most advisory services, you will pay an ongoing recurring fee based on the value of cash and investments in your advisory account. The more assets there are in your advisory 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. The asset-based fee reduces the value of your account and will be deducted from your account.

For wrap fee programs, the asset-based fee will include most transaction costs and custody services, and as a result wrap fees are typically higher than non-wrap advisory fees. For non-wrap fee programs, there are asset-based fees for investment advice, but separate transaction fees. Clients may be charged a maximum of 2.50% depending upon the amount and type of the Program assets chosen. Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time. For financial planning, the fees will be agreed upon between you and your financial professional.

Some 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. For additional details on how fees are calculated, refer to your investment advisory agreement and the applicable disclosures specific to your advisory 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 see [The Bendix Financial Group, Inc. Form ADV Part 2A](#) (items 5A, 5B, 5C, & 5D)

Conversation Starters - *“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 providing recommendations 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 recommendations and investment advice we provide you. Here is an example to help you understand what this means.

The recommendation by an IAR that a client purchase a securities or insurance commission product from one of our IARs in his/her individual capacity as a registered representative of Osaic and/or as an insurance agent, presents a conflict of interest, as the receipt of commissions may provide an incentive to recommend products based on commissions to be received, rather than on a particular client’s need.

For Additional Information see [The Bendix Financial Group, Inc. Form ADV Part 2A](#) (item 5E)

Conversation Starters - *“How might your conflicts of interest affect me, and how will you address them?”*

How do your financial professionals make money?

Our financial professionals can offer various types of advisory and brokerage programs, platforms and services, and can earn more or less if a certain type of service, program or platform is recommended. Our financial professionals charge an asset-based fee directly to their clients for their services. This fee can be structured in multiple ways, such as an hourly rate, a monthly retainer, a flat annual fee, or a percentage of assets under management. In their day-to-day business, it is not uncommon for our financial professionals to face decisions involving conflicts of interest. While many conflicts can be avoided, there are some conflicts that are unavoidable. Since our financial professionals are compensated for the services they provide, this presents an inherent conflict of interest.

Our professionals, in their separate individual capacities as registered representatives of Osaic and/or as licensed insurance agents, may earn additional compensation, including commissions. You should discuss your financial professional’s compensation directly with your financial professional.

Do You or Your Financial Professionals Have Legal or Disciplinary History?

Neither the firm nor any of our financial professionals have any disciplinary history. Please visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research us and our financial professionals.

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

Additional Information

For additional information about our services, please visit [Investor.gov](https://www.investor.gov), [BrokerCheck](https://www.brokercheck.com) (brokercheck.finra.org), our website [Bendixfinancial.com](https://www.bendixfinancial.com), our [Form ADV](#) and, if applicable, your account agreement. Additionally, you can request up-to-date information and/or a written copy of Form CRS by calling Daniel Eccleston at (516) 228-8300.

Conversation Starters - *“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?”*