

ITEM 1. INTRODUCTION

Resource Financial Group, Ltd. (the “Firm”, “we”) is registered with the Securities and Exchange Commission as an investment adviser. The Firm’s registered investment advisor representatives (IARs) Peter M Maris and Brian A Pugal are affiliated with a broker-dealer, Securities America, Inc. (SAI). National Financial Services, LLC. provides clearing & custody services. The selection of an appropriate type of Firm to work with is vital as brokerage and investment advisory services and fees differ. It is important for you to understand the 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.

ITEM 2. RELATIONSHIPS AND SERVICES**“WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?”**

Resource Financial Group, Ltd. (the “Firm”, “we”) and its registered Investment Adviser Representatives (“IARs” or “advisors”) provide continuous supervisory services to our clients, based upon their individual needs. Our advisors create a client profile or investment policy through personal discussions with each client and design each portfolio to meet a particular investment goal. The investment strategy will focus primarily on a long-term buy and hold approach, with an emphasis on asset allocation as opposed to short-term trading. Once we determine the appropriate portfolio, we will manage the portfolio continuously, based on the clients’ individual needs. Our advisors review clients’ portfolios two to six times per year & rebalance if necessary. We provide such continuous advisory services on a discretionary and non-discretionary basis. We do not have a set account minimum, however, we do have an annual minimum advisory fee for new clients.

Based on our clients’ needs, we may also provide a variety of financial planning services, retirement income planning services, insurance needs analysis, and investment-related general tax planning.

Our clients may be invested in equity & bond mutual funds, exchange-traded stocks (ETFs), U.S. government securities, U.S. stocks, U.S. corporate debt, fixed annuity products, money market funds, municipal securities, certificates of deposit, stocks issued by foreign corporations, equity-indexed annuities, variable life & annuity products and REITs. Since IARs are affiliated with a broker-dealer and licensed as agents/brokers of various insurance companies, recommendations made are limited to only those products and services offered or approved by these companies.

Conversation Starters: Not sure what to ask next? The questions below can be a jumping off point to start a conversation about relationships and services:

- “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 STANDARD OF CONDUCT**“WHAT FEES WILL I PAY?”**

We receive the majority of our income in the form of advisory fees. Clients pay a management fee that is a percentage of assets in their advisory accounts. We bill you for our advisory fees quarterly, in advance, at a percentage agreed upon with the clients in writing in the Investment Advisory Agreement. We provide each advisory client a copy of the Investment Advisory Agreement that describes in details the services and fees charged. The advisory fees are negotiable and the maximum annual advisory fee is 2.00%. We do not impose closing fees, or annual maintenance fees, although the broker-dealer and custodian of the accounts may impose such fees. Examples of such custodian-imposed fees include, but are not limited to the following: \$35/year custodial account fee, \$50/ year inactivity fee, and \$35/year for each Alternative Investment holding. We have a very small number of clients that pay a flat advisory fee and those clients may also incur transaction fees charged by the custodian and broker-dealer for clearance and execution. As of 2/15/2021, all clients with advisory accounts on the Wealth Management Platform are responsible for paying ticket charges. The ticket charge for mutual funds, listed equities, and bonds will be \$7.

We receive a small percentage of our income from commission compensation for the sale of mutual funds in non-advisory accounts, and variable annuity contracts. Additional details about fees and charges can be found in mutual fund and annuity prospectuses.

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.

Conversation Starter: Not sure what to ask next? The question below can be a jumping off point to start a conversation about the impact of fees and costs on investments:

- “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?”

Standard of Conduct:

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. IARs are affiliated with a broker-dealer and licensed as agents/brokers of various insurance companies, recommendations made in financial plans are limited to only those products and services offered or approved by these companies. In any such arrangement in which an adviser recommends products for which the adviser may receive compensation, there always exists a potential conflict of interest, as the income for the recommended product creates an incentive to make the recommendation. To address this conflict of interest, IARs will charge no advisory fee on products within the advisory accounts that paid a commission within the past 12 months. It is an adviser's fiduciary duty to make only recommendations based solely on the client's best interest.

One of the Firm's IARs has insurance licenses in different states to offer life, disability and long term care products. IAR will on occasion recommend the purchase of one of these products. While the Firm does not receive any commissions for insurance recommendations, the IAR will receive commissions on the sale of such insurance products. This presents a conflict of interest because these individuals may have an incentive to recommend insurance products because of the commission received, rather than on the client's needs. The IAR will fully disclose any insurance commissions to the client. Insurance commissions are separate from any fees that the Firm receives for investment advisory services and clients are not obligated to act upon any insurance recommendations.

“HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?”

Peter M Maris, CFP, and Brian A Pugal, CIMA, CFP are compensated by annual salary. Peter M Maris and Brian A Pugal are owners of Resource Financial Group, Ltd., therefore receive net profits generated by the firm.

The majority of the Firm's revenue is earned by investment advisory services. A small percentage of the Firm's revenue is earned from commission-based sales of mutual funds, insurance products (variable and fixed annuities, life insurance, and disability insurance) and variable annuity trails.

Conversation Starter: Not sure what to ask next? The question below can be a jumping off point to start a conversation about conflicts of interest:

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

ITEM 4. DISCIPLINARY HISTORY

Peter M Maris has a resolved customer complaint from January 15, 2002.

Peter M Maris has a resolved customer complaint from September 23, 2020, relating to an insurance policy sold in 1999.

For more information, visit investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter: Not sure what to ask next? The question below can be a jumping off point to start a conversation about the financial professional's disciplinary history:

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

ITEM 5. ADDITIONAL INFORMATION

For more information on our Firm and services, please visit investor.gov/CRS, the SEC's Investment Adviser Public Disclosure website at <https://adviserinfo.sec.gov/> and our website at www.rfgltd.com. You may also contact Peter M Maris at 847-256-7495 with specific questions, concerns, or complaints, to request up-to-date information, or to request a copy of the Firm's current Customer Relationship Summary.

Conversation Starter: Not sure what to ask next? The question below can be a jumping off point to start a conversation about the contacts and complaints:

- “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?”