

# Washington Financial Group, Inc. (WFG)

June 12, 2026

## Form Client Relationship Summary (CRS)

The term "Form CRS" is also referred to as "Form ADV, Part 3"

### **Introduction: Is an investment advisory account right for you?**

Washington Financial Group, Inc., is registered with the Massachusetts Division of Securities as an investment adviser and in the process of applying for registration with the Securities and Exchange Commission (SEC).

Brokerage and investment advisory services and fees differ and that it is important for the *retail investor* to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://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?**

We offer investment advisory services to *retail investors*. Our principal services include portfolio management, investment counseling and financial planning. As part of our standard portfolio management service, we provide continuous and regular supervisory and/or management services with respect to your account(s). We monitor your investments, at least quarterly, and conduct portfolio management services as per the executed advisory agreement between us. Our portfolio management services are offered on a discretionary basis. Discretionary authorization allows us to determine the specific securities, and the number of securities to be purchased or sold for your account without your approval prior to each transaction. We do not use proprietary products. We invest in publicly traded securities. In general, we require a minimum of \$250,000 for you to establish a relationship with us. At our discretion, we reserve the right to waive that minimum.

#### **CONVERSATION STARTER:** *Ask your financial professional:*

- *Given my financial situation, should I choose 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?*

For additional information, please refer to Items 4, 6, 7, 8, 12, 13 & 16 of our Form ADV Part 2A at the following link: <https://adviserinfo.sec.gov/firm/brochure/132369> and our Standard Investment Advisory Agreement.

### **Item 3- Fees, Costs, conflicts and Standard of Conduct: What fees will I pay?**

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, please refer to the Standard Investment Advisory Agreement and Form ADV Part 2A for fees associated with discretionary and brokerage accounts. We are compensated by a percentage of assets under our management. Portfolio management fees are tiered, based upon a percentage of your assets under our management, and are payable each quarter in arrears unless third party money managers are utilized by the WFG (like Envestnet) who will bill your account in advance. 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. Our fees are negotiable depending upon the complexity and scope of the services, your financial situation, and your objectives.

**Description of Other Fees and Costs:** The fees that you pay to our firm for investment advisory services are separate and distinct from transaction charges and/or brokerage fees incurred when purchasing or selling securities. These charges and fees are typically imposed by the broker-dealer or the custodian that executes the trade(s). The broker-dealer or the custodian may also charge your account for custodial fees, retirement account fees, trust fees, exchange fees, redemption fees that may be assessed on investment company shares, transfer fees, account termination fees or other special service fees and charges relating to mutual funds, variable annuities and other investment products. We do not share in any portion of these fees imposed by the broker-dealer or the custodian. You may also incur fees and expenses charged by investment companies for the mutual funds, exchange traded funds, and unit investment trusts. These fees are described in each fund's prospectus and will generally include management fees and other fund expenses. To fully understand the total cost you will incur, you should review all the fees charged by the investment companies, the broker-dealers, our firm, and others.

#### **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 it 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 are some examples to help you understand what this means: When we provide investment advice to you regarding your qualified and/or non-qualified investment accounts, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable. We derive compensation mostly by charging fees for Assets Under Management (AUM) and, occasionally, from hourly charges. Increased AUM result in increased compensation for us. We buy stocks, bonds or ETFs in the clients' accounts first ahead of the Firm's or the Representatives' accounts. The Adviser has no proprietary products, does not receive third-party payments or compensation when recommending certain investments, has no participation or interest in client(s) transactions.

*For additional information, please refer to Items 5, 7, 14 & 18 of our Form ADV Part 2A at the following link: <https://adviserinfo.sec.gov/firm/brochure/132369> and our Standard Investment Advisory Agreement.*

**CONVERSATION STARTER:** *Ask your financial professional:*

- *How might your conflicts of interest affect me, and how will you address them?*
- *How do your financial professionals make money?*

The way we make money may create some conflicts with your interests. You should understand and ask us about a potential conflict of interest because they can affect the investment advice we provide you. Here is an example to help you understand what this means: Our primary source of compensation is primarily through asset-based fees and occasionally hourly fees for the time required to meet a client's needs. Our representatives' compensation is not based on sales commissions. Therefore, we are incentivized to acquire new clients and to increase the AUM. Other conflicts of interest might also result from other business activities we engage in with third parties, or affiliations we have established with other financial institutions. In compliance with its Fiduciary Duty and SEC Rule 204A-1, the Adviser is mandated to trade into the client's account ahead of the Firm's or personal accounts. Mutual Funds trades are excluded. Each Advisor is required to maintain a Trade Blotter which is reviewed on regular basis to avoid front running.

*For additional information, please refer to Items 7, 10, 11, 15, 17 & 18 of our Form ADV Part 2A at the following link: <https://adviserinfo.sec.gov/firm/brochure/132369> and our Standard Investment Advisory Agreement.*

**Item 4. Disciplinary History:** *Do you or your financial professionals have legal or disciplinary history?*

No. Neither our firm nor our financial professionals currently disclose or is required to disclose any reportable legal and/or disciplinary history.

*Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research you and your financial professionals.*

**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 information about our services, please refer to our Form ADV Part 2A&B brochure available at <https://adviserinfo.sec.gov/firm/brochure/132369>. If you have any questions, and/or need up-to-date information, and/or need a copy of this Client Relationship Summary, please contact us at (508) 420-8341 or at [sirhalh@washingtonfinancialgroup.us](mailto:sirhalh@washingtonfinancialgroup.us).

**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?*

*For additional information, please refer to Item 1 of our Form ADV Part 2A at the following link: <https://adviserinfo.sec.gov/firm/brochure/132369>*