FORM ADV Part 3: Form CRS

Relationship Summary

DATE: October 23,2026

Introduction

The Helix Financial Group ("Helix," "we," "us," "our") is an investment adviser registered with the U.S. Securities and Exchange Commission ("SEC"). Brokerage and investment advisory services and fees differ, 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.

Relationships and Services

What Investment Services and Advice Can You Provide Me?

We offer investment advisory services to retail investors, including asset management services and financial planning and consulting services.

Asset Management Services: We provide asset management services on a non-discretionary basis. This means we make investment recommendations to you, but you make the ultimate decision regarding the purchase or sale of investments, and we will not execute a transaction without your approval. As part of our standard services, we monitor your accounts on an ongoing basis and formally review them at least quarterly. We also provide asset allocation advice for 529 plans and 401(k) and Solo 401(k) plans, and we may refer you to an unaffiliated third-party money manager.

Financial Planning and Consulting Services: For clients who are looking for a fresh set of eyes to review an existing investment plan, or need similar limited scope of work, we provide investment planning and asset management consulting on an hourly basis, covering matters such, insurance reviews, funding college for family members and properly planning for retirement.

You may place reasonable restrictions on the types of investments that may be purchased or sold in your account so long as the restrictions are provided to us in writing.

We offer advice with respect to various products and types of investments, primarily open and closed ended mutual funds, low-cost exchange-traded funds, as well as individual equities, stocks, corporate and municipal bonds, stock options as well as different types of alternative investments including private equity funds.

Our minimum account size for investment management services is generally $50,000, which we may waive at our discretion.

For additional information, please see Items 4 and 7 of our Form ADV Part 2A brochure, which is sent out annually to our clients and is available to prospective clients by simply asking for a copy and providing a mailing or an email address.

- 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?

Fees, Costs, Conflicts, and Standard of Conduct

What Fees Will I Pay?

For investment management services, you will pay an annual fee based on the value of the assets we manage for you. Our fee will not exceed 2% annually, and most clients pay 1%. The fee is payable quarterly in advance and is generally deducted directly from your account. For financial planning and consulting services, you will pay an hourly fee of $200 per hour, payable monthly upon completion of the services. Our fees are negotiable.

We charge an asset-based fee, which means that the more assets there are in your advisory account, the more you will pay in fees. We therefore have an incentive to encourage you to increase the assets in your account. You will also pay other fees and costs that we do not receive, including brokerage transaction fees charged by the custodian that holds your account, the internal fees and expenses of the mutual funds and exchange-traded funds in your account, and account fees charged by the plan sponsor for 529 plan and small IRA accounts held at American Funds.

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 regarding our fees and costs, please see Item 5 of our Form ADV Part 2A brochure.

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 are acting as a fiduciary and must act in your best interest and put your interests ahead of ours. 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.

Our financial professionals are licensed insurance agents and receive commissions from insurance and annuity companies when you purchase insurance and annuity products through them, which gives them an incentive to recommend insurance products to you. We do not charge an advisory fee on insurance products for which a commission is received, and you are not required to purchase insurance/annuities through us. When we refer you to an unaffiliated third-party money manager, we receive a portion of the advisory fee you pay that manager, which gives us an incentive to recommend that arrangement.

For additional information, please see Items 5, 10, 12 and 14 of our Form ADV Part 2A brochure.

How Do Your Financial Professionals Make Money?

Our financial professionals are the owners of our firm and are compensated from the advisory fees you pay us, so their compensation increases with the amount of client assets they service. They also receive commissions from insurance and annuity companies when you purchase insurance and annuity products, which creates an incentive to recommend those products.

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

Disciplinary History

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

Yes. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

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

Additional Information

For additional information about our investment advisory services, or to request a free, up-to-date copy of this relationship summary or our Form ADV Part 2A brochure, please call us at 972-290-0940, or email us at drice@helixdfw.com or mgrygar@helixdfw.com.

- 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?