



Client Relationship Summary Form CRS

Is an Investment Advisory Account Right for You?

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you.

Item 1. Introduction

Copley Financial Group, Inc. ("Advisor") is an investment advisor and provides advisory services for a fee rather than for brokerage commissions. As a retail investor, it is important to understand the differences between services and fees of an investment advisor and a broker-dealer. *Investor.gov/CRS* offers free and simple tools to research firms and financial professionals. Additionally, it 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?

We offer the following services to you:

Asset Management: We will offer you advice on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. We will monitor your account either on a discretionary basis (we can buy and sell investments in your account without asking you in advance) and/or a non-discretionary basis (you make the ultimate decision regarding the purchase or sale of investments). We do not limit advisors to proprietary products or a limited menu of products and types of investments. We have a minimum of \$100,000 to open an account, however the minimum may be waived at firms discretion.

Co-Advisor: We act as Co-Advisor with a third-party money manager (TPM). We will provide information to you regarding the services offered by the TPM. We will assist you in determining the appropriate model selection based on your investment objectives and risk tolerance. We will have full discretion on an ongoing basis to select suitable models to maintain your risk tolerance.

Referral Services: We refer the services of Third-Party Money Manager(s) ("TPM") to manage your account(s). We act as the liaison between you and the TPM in return for an ongoing portion of the advisor fees charged by the TPM. We help you complete the necessary paperwork of the TPM, provide ongoing services to you, and will provide the TPM with any changes in your status as you provide them to us. We will deliver the Form ADV Part 2, Privacy Notice and Disclosure Statement of the TPM. We do not have discretion on these accounts.

If deemed appropriate, we may hire a Sub-Advisor to manage a portion of, or your entire account. In these circumstances, we will continue to monitor the activity of the sub-advisor to ensure they are the best fit for your needs.

Non-traded Investments: Advisor may provide investment advice and due diligence about certain non-traded investments like REITs and 1031 Exchanges for those clients who represent they meet certain investor standards. Advisor will collect all available information - marketing materials, auditing reports, balance sheets, offering memorandum, subscription agreement, review historical records and access opportunities and risks for investment now and for the years ahead. Advisor will prepare and seek answers to relevant due diligent questions, interview manager and/or make site visits, consider the time horizon and the sponsor's strength over an extended period of time. Due diligence will continue throughout the duration of the investment. Advisor will offer to meet with the client at least on an annual basis for the duration of the investment.

Sub-Advisor: If deemed appropriate, we may hire a Sub-Advisor to manage a portion of, or your entire account. In these circumstances, we will continue to monitor the activity of the Sub-Advisor to ensure they are the best fit for your needs.

Additional Information

For more information about our services, we recommended reading our ADV Part 2A Items 4, 5, and 10.

Conversation Starter

"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 are paid for our services as follows:

Asset Management and Co-Advisor: The amount paid to our firm and your financial professional generally does not vary based on the type of investments selected on your behalf. The asset-based fee reduces the value of your account and will be generally deducted from your account. Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time. Also, with certain investments such as variable annuities, you may have to pay fees such as "surrender charges" to sell the investment. Asset management fees are billed monthly in arrears and Co-Advisor fees are billed quarterly in arrears. Our fees vary and are negotiable. Generally, the more assets you have in the advisory account, the more you will pay in total fees. We therefore have an incentive to increase the assets in your account in order to increase our fees. You will also pay a transaction fee when we buy and sell an investment for

you. You will also pay fees to a broker-dealer or bank that will hold your assets (called “custody”). You pay our fee advisory even if there were not transaction within the account.

Referral Services: Our firm and our associated persons may be paid a portion of the fees charged and collected by the TPM in the form of referral fees or consulting fees. Our fees are negotiable depending on the size, complexity of the client’s account(s), the experience and training of the advisor and other business considerations. This situation creates a conflict of interest because we may select a TPM who would pay us a larger percentage of the fee. This conflict is mitigated by our fiduciary duty and adherence to our code of ethics. When referring clients to a TPM, the client’s best interest will be the main determining factor. 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 more information regarding our fees and costs, review ADV Part 2A Item 5.

Non-traded Investments: Advisor will charge clients percent of investible assets for the due diligence work on certain non-traded REITs and 1031 Exchanges, Advisor will invoice the client directly to pay to the fee or the client may direct Advisor to pay the fee out of a separate account held with Advisor.

Conversation Starter

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 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.

Revenue Sharing: We have an arrangement where we share in a portion of the management fee with TPM. This does not change the cost to you, it is a sharing arrangement paid from the TPM’s portion of the advisory fee. The TPM will pay us a percentage of the net billing. This situation creates a conflict of interest because we may select a TPM who would pay us a larger percentage of the fee. This conflict is mitigated by our fiduciary duty and adherence to our code of ethics. When referring clients to a TPM, the client’s best interest will be the main determining factor.

Commissions: Our firm and our associated persons may receive commissions from the sale of insurances products and services. This conflict is mitigated by our fiduciary duty and adherence to our code of ethics. When referring clients to purchase insurance, the client’s best interest will be the main determining factor.

Commissions: Our associated persons may receive commissions from the sale of securities products and services. This conflict is mitigated by our fiduciary duty and adherence to our code of ethics. When referring clients to purchase securities products, the client’s best interest will be the main determining factor.

Conversation Starter

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

Additional Information

For more information about our conflicts of interest, we recommend reading our ADV Part 2A.

How do your financial professionals make money?

Investment Advisor Representatives (“IARs”) affiliated with Advisor will be compensated on Gross Advisory Fees received by Advisor for assets under management and referral fees. This is a conflict of interest because our financial professionals have an incentive to encourage you to increase your assets in your accounts, recommend our advisory services to you, and recommend you purchase investments that result in additional compensation to them. For more information about our conflicts of interest, we recommend reading our ADV Part 2A, Items 4 and 10.

Item 4. Disciplinary History

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

Yes, please visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research Advisor and our financial professionals.

Conversation Starter

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

Item 5. Additional Information

To find additional information about Advisor and to request a copy of the *relationship summary*, please go to www.financialplannersandiego.com or send us an email at Matthew@CopleyFG.com. If you would like to request up-to-date information as well as to request a copy of the relationship summary, please contact via phone at (619) 294-6008.

Conversation Starter

Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?