



Form CRS Customer Relationship Summary, June 22, 2020

Paladin Advisory Group, LLC, dba Paladin Wealth Partners, is an investment adviser registered with the Securities and Exchange Commission (SEC). Investment advisory services and fees differ from those offered through a brokerage firm and it is important for you as a 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.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, including investment management and financial planning & consulting services. We generally manage your portfolio by allocating assets among various mutual funds and exchange-traded funds. Investment management is provided either on a discretionary or nondiscretionary basis. Discretionary means the trading activity with your account is executed by us without receiving prior authorization for each trade. For nondiscretionary accounts, you make the ultimate decision regarding the purchase and/or sale of investments. You may impose restrictions on the securities or types of securities in which you would like us to invest. We will monitor your accounts that we manage at least quarterly, offer you advice on a regular basis, and contact you at least annually to discuss your portfolio. In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to effectively manage. We do not restrict our advice to limited types of products or investments.

Our financial planning services typically involve a variety of advisory services regarding the management of the client's financial resources based upon an analysis of their individual needs. If you retain our firm for financial planning and consulting services, we will meet with you to gather information about your financial circumstances and objectives. As required, we will conduct follow-up interviews for the purpose of reviewing and/or collecting additional financial data. Once such information has been reviewed and analyzed, we will provide you with our financial planning recommendations designed to help you achieve your stated financial goals and objectives. Financial planning recommendations are based on your financial situation at the time we provide our recommendations, and on the financial information you provide to our firm. You have the right to accept or reject our financial planning recommendations, and you may choose any firm to assist you with implementing our recommendations. These are typically limited scope and/or project related and the fee for such services will be negotiated among the parties based on the scope of the work to be performed.

For additional information, please see our Form ADV Part 2A brochure Items 4 and 7, which is available online at: <https://adviserinfo.sec.gov/firm/summary/285303>.

Conversation Starters. Questions to Ask Us:

- 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?

We provide investment management services for an annual fee based on assets under management. This fee is negotiable depending upon the market value of the assets under management and the type of service but our maximum fee will not exceed 1.35%. Based on this structure, the more assets you have in your advisory account, the more in total fees you will pay us. Therefore, we have an incentive to increase the assets in your advisory account in order to increase our fees. Our fees are prorated and charged quarterly, in advance, and (unless otherwise arranged), you agree for fees to be automatically deducted from your account, which will reduce the value of your account.

We provide financial planning services either for a fixed fee ranging from \$500 to \$15,000 or a maximum hourly fee of \$300 per hour. Our financial planning fees are negotiable depending upon the complexity and scope of the plan, your financial situation, and your objectives. Fees for financial consulting will be separately negotiated based on the scope of the engagement and services performed. We typically require that you pay 50% of the fixed fee in advance and the remaining portion upon the completion of the services rendered. For our services charged on an hourly basis, we typically require payment upon completion of services rendered.

We may, in our sole discretion, negotiate other fee-paying arrangements with you.

The custodian/broker-dealer that holds your assets may charge you a transaction fee when we buy or sell an investment for you. You may also pay charges imposed by the custodian/broker-dealer for custodial fees, account maintenance fees, as well as product-level fees charged directly by ETF's, mutual funds and variable annuities. The fees described in this paragraph are not included in the fees you pay us for our services.

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 see our Form ADV Part 2A brochure Items 5 and 12, which is available online at:

<https://adviserinfo.sec.gov/firm/summary/285303>

Conversation Starters. Questions to Ask Us:

- 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.

1. We recommend that you establish an account with a third-party independent custodian. We receive research products and services from the custodian to assist us in the performance of our investment decision-making responsibilities. These arrangements present a conflict of interest in that we have a financial incentive to recommend that you maintain your account with the custodian for the availability of these products and services and not solely on the nature, cost, or quality of custody and brokerage services provided by the custodian.
2. Some of our financial professionals, in their individual capacities, are licensed insurance agents with various insurance companies. This presents a conflict of interest because financial professionals can recommend insurance products based on the compensation they will receive from selling such products, rather than the client's needs. To address this conflict, clients purchasing insurance from our financial professionals will receive certain disclosure documents and complete additional documentation to complete the transaction.

For additional information, please see our Form ADV Part 2A brochure Items 5, 10, 12, and 14, which is available online at:

<https://adviserinfo.sec.gov/firm/summary/285303>.

Conversation Starters. Questions to Ask Us:

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

How do your financial professionals make money?

Our financial professionals are compensated by a salary based on their duties and the revenue our firm earns from its investment management and financial planning & consulting services.

In addition, if you buy an insurance product from one of our financial professionals who is separately licensed as an insurance agent, they will receive commissions based on the type of insurance product sold. This presents a conflict of interest because those individuals can recommend the purchase of insurance products where they would receive commissions or other compensation.

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

No, our firm or financial professionals do not have any legal or disciplinary history. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

For additional information about our services, you may visit the SEC's website at adviserinfo.sec.gov by searching CRD #285303. If you would like additional, up-to-date information or a copy of this disclosure, please contact our firm at (515) 348-6080.

Conversation Starters. Questions to Ask Us:

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