

FORGE FINANCIAL SERVICES, LLC  
 FORM CRS – CUSTOMER RELATIONSHIP SUMMARY  
 Effective **December 2023**

Item 1. <u>Introduction</u>	
<p><i>Forge Financial Services, LLC</i> is registered with the Securities and Exchange Commission (SEC) as an investment adviser. 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 <a href="https://investor.gov/CRS">Investor.gov/CRS</a>, which also provides educational materials about broker-dealers, investment adviser, and investing.</p>	
Item 2. <u>Relationships and Services</u>	
<b>What investment services and advice can you provide me?</b>	
<p>We offer investment advisory services to retail investors, including portfolio management and the selection of other investment advisers. Services are offered on a wrap fee and non-wrap fee basis. Forge manages accounts on a discretionary basis as provided in writing in the account agreement. When Forge or a third party has discretion, that party has authority over the types of financial instruments to be bought or sold, as well as the amount to be bought or sold on behalf of our clients (without consulting them about the transaction). Discretion is to be exercised in a manner consistent with client’s financial profile and investment objectives for the account.</p> <p>Forge’s investment committee monthly reviews portfolios and their holdings. Accounts are reviewed by our investment adviser representatives to ensure that the account continues to align with the client’s financial profile and investment objectives.</p> <p>Forge is limited to offering services and investment vehicles that are approved by LPL Financial, LLC (LPL), its broker-dealer/custodian, and may be prohibited from offering services and investment vehicles that are available through other broker-dealers/custodians. Additionally, some of the LPL programs in which Forge participates have minimum account values.</p> <p><b>Additional information.</b> Please see <i>Form ADV, Part 2A brochure (Items 4 and 7 of Part 2A or Items 4.A. and 5 of Part 2A Appendix 1)</i>.  <a href="https://adviserinfo.sec.gov/firm/brochure/306480">https://adviserinfo.sec.gov/firm/brochure/306480</a></p> <p><b>Conversation Starters.</b> Ask your financial professional—</p> <ul style="list-style-type: none"> <li>• <b>Given my financial situation, should I choose an investment advisory service? Why or why not?</b></li> <li>• <b>How will you choose investments to recommend to me?</b></li> <li>• <b>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</b></li> </ul>	
Item 3. <u>Fees, Costs, Conflicts, and Standard of Conduct</u>	
<b>What fees will I pay?</b>	
<p>For each of the programs utilized by Forge, the Account Fee is negotiable, is based on the value of the assets in the Account as of the close of business on the last business day of the preceding quarter, including cash holdings, and is payable quarterly in advance. The Account Fee is typically a straight percentage based on the value of all assets in the account, including cash holdings. The Account Fee also may be structured on a tiered basis, with a reduced percentage rate based on reaching certain thresholds. The more assets in an asset-based fee account, the more you will pay in fees. This creates an incentive to encourage a retail investor to increase the size of their account, including transferring or rolling over assets from other accounts. The Account Fee will be adjusted for deposits or withdrawals during the prior quarter pro rata based on the asset value of the transaction. Each client will authorize LPL, the account’s custodian, to deduct the Account Fee and other fees and charges directly from the client’s assets in the account.</p> <p>For wrap fee programs, Forge bears the transaction costs. In lieu of transaction charges on mutual funds, equities and options, LPL charges Forge an administrative fee which is a flat percentage of the assets managed. This fee presents a conflict of interest to Forge because it is a factor Forge considers when deciding which type of account to recommend.</p> <p><b>Other Fees and Costs:</b> Clients will also incur certain miscellaneous charges imposed by third parties including LPL. These fees and charges include but not limited to the following: transaction, exchange, trade away and clearing fees; electronic fund transfer fees; custodial and maintenance fees; administration and account termination fees; and other costs and expenses. Forge does not receive any portion of these commissions, fees, and charges.</p> <p><b>Additional Information.</b> 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. Please see <i>Form ADV, Part 2A brochure (Items 5.A., B., C., and D of Part 2A or Items 4 of Part 2A Appendix 1)</i>.  <a href="https://adviserinfo.sec.gov/firm/brochure/306480">https://adviserinfo.sec.gov/firm/brochure/306480</a>.</p> <p><b>Conversation Starter.</b> Ask your financial professional—</p> <ul style="list-style-type: none"> <li>• <b>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?</b></li> </ul>	
Item 3. <u>Fees, Costs, Conflicts, and Standard of Conduct</u>	
<b>What are your legal obligations to me when acting as my investment adviser?</b>	
<b>How else does your firm make money and what conflicts of interest do you have?</b>	
<p><b>When we act as your investment adviser,</b> 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 is an example to help you understand what this means:</p>	

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- We have an incentive to advise you to invest in certain investments, including those on LPL’s platforms, because the manager or sponsor of those investments performs some of the investment management responsibilities alongside us, thereby potentially reducing the amount of effort and/or cost necessary on our part.
- We have an incentive to advise you to invest in certain investments, such as specific mutual fund families, because the sponsor of those investments provide benefits to our advisors, such as expense-free attendance at investment due diligence meetings, business meals & entertainment, and/or free access to research materials.
- Our investment advisor representatives are also registered representatives of LPL, an SEC registered broker-dealer and investment adviser. We may offer you brokerage services through LPL in addition to or in lieu of investment advisory services through our firm. Brokerage services and investment advisory services are different, and the fees we, and LPL, charge for those services are different. It is important that you understand the differences. Our investment advisor representatives may earn additional transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through LPL. You are encouraged to learn more about LPL by reviewing their information at <https://www.lpl.com/disclosures.html> and having a discussion with one of our firm’s investment advisor representatives,
- Our investment advisor representatives are also licensed to sell insurance products through LPL and other insurance providers. These investment advisor representatives can offer insurance products for which they will receive normal and customary commissions and other types of compensation, from LPL and other insurance providers.

Investment advisor representatives who offer fee based and commission-based products are subject to a conflict of interest because they have an incentive to recommend products based on compensation (on the commissions and/or trail fees received) instead of the client’s needs. Additionally, these compensation arrangements provide an incentive to remain associated with LPL and recommend LPL products and services over other products and services.

**Conversation Starter.** Ask your financial professional—

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

**Additional information.** Please see *Form ADV, Part 2A* brochure. <https://adviserinfo.sec.gov/firm/brochure/306480>.

Item 3. Fees, Costs, Conflicts, and Standard of Conduct

**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?**

Investment advisor representatives’ compensation varies depending on the services and investments selected. Typically, they receive all or a portion of the Account Fee. The Account Fee is described above and is based upon the value of the assets in the Account. The more assets in an asset-based fee account, the more you will pay in fees. When acting in their individual capacity, as registered representatives and/or insurance agents, they also receive commissions and other types of compensation, including mutual fund 12b-1 fees or variable annuity trails. Additionally, LPL provides bonuses, awards and other items of value to such individuals in connection with their brokerage association with LPL, for example, bonus payments based on production, free or reduced cost marketing materials, repayable or forgivable loans, and attendance at LPL conferences and events.

Additionally, Forge and its investment advisor representatives may receive compensation from product sponsors including but not limited to gifts valued at less than \$100 annually, an occasional dinner or ticket to a sporting event, or reimbursement in connection with educational meetings or marketing or advertising initiatives. This compensation causes a conflict of interest because Forge and its investment advisor representatives have an incentive to recommend the products and services of these product sponsors.

Item 4. Disciplinary History

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

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our 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,** see *Client Agreement and Form ADV Part, 2A* brochure.

<https://adviserinfo.sec.gov/firm/brochure/306480> . If you would like additional, up-to-date information or a copy of this disclosure, please call 405-340-1600.

**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?**