

Tingey Financial Group, Inc. – Customer Relationship Summary

May 2026

1. Introduction

Tingey Financial Group ("TFG") 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 [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

2. Relationships and Services

What investment services and advice can you provide me?

We offer personalized **portfolio management** and investment advice to retail and institutional investors.

- **Monitoring:** As part of our standard service, we monitor your investments on an ongoing basis and review portfolios regularly.
- **Investment Authority:** We manage accounts on a **discretionary basis**, meaning we have the authority to buy and sell securities in your account without asking you in advance. This authority remains until our advisory agreement is terminated.
- **Limited Investment Offerings:** We do not limit our advice to proprietary products or a limited menu of products, but we primarily focus on individual stocks and bonds that are publicly traded.
- **Account Minimums:** We generally do not require a formal minimum account size to open or maintain a relationship.

Conversation Starters: *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?*

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

What fees will I pay?

We are a **fee-based** adviser. 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. You will pay an ongoing annual management fee based on a percentage of the assets in your account:

- **Asset-Based Fees:**

<u>Annual Fee Percentage</u>	<u>Quarterly Fee Percentage</u>
1.10% on the first \$1,000,000	0.275% on the first \$1,000,000
0.95% on the next \$2,000,000	0.2375% on the next \$2,000,000
0.85% on the next \$2,000,000	0.2125% on the next \$2,000,000
0.75% on the next \$5,000,000	0.1875% on the next \$5,000,000
0.50% on assets > \$10,000,000	0.125% on assets > \$10,000,000

- **Other Costs:** You may also pay custodial fees, account maintenance fees, and transaction costs (like commissions) charged by the broker-dealer or bank that holds your assets.
- **Payment:** Fees are typically deducted directly from your account.
- **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. For example, some principals at TFG manage proprietary accounts, which could present a conflict of interest regarding trade allocations.

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

4. Disciplinary History

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

No. Neither the firm nor its principals have reportable disciplinary history. You can visit Investor.gov/CRS for a free and simple search tool to research our firm and financial professionals.

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

5. Additional Information

For additional information about our services, or to request a copy of this relationship summary, please visit Tingeyfinancial.com or call **(801) 624-6850**.

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