



Form ADV, Part 3: FORM CRS

April 2, 2025

Introduction


Rooted Financial Group, LLC ("Rooted Financial") is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you 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?


Rooted Financial Group, LLC ("Rooted Financial") provides investment advisory services to retail investors through the offering of managed accounts, proprietary strategies, and assistance to other investment advisers. Rooted Financial does not have a specified minimum account size. Some clients who wish to access multiple asset management styles, specifically third party managers, may be required to have an account minimum. Please refer to the Form ADV Part 2A for more information regarding these services.

Asset Management

Asset management services may be provided on either a "discretionary" or "non-discretionary" basis. When a client engages the firm to provide asset management services on a discretionary basis, we will monitor your accounts to ensure that they are meeting your investment objectives. If any changes are needed to your investments, we will make the changes. These changes may involve selling a security or group of investments and buying others, utilizing a separate account (third party) manager, or keeping the proceeds in cash. You may at any time place reasonable restrictions on the types of investments we may use on your behalf, or on the allocations to each security type, though such restrictions may limit the potential performance of your portfolio.

 **"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?

Asset Management for Non-UMA Clients

Generally, fees may vary from 0.50% to 2.00% per annum of the market value of a client's assets managed by Rooted Financial. In limited circumstances, asset management may also be done on a flat fee basis. Flat fees will be between \$1,000 and \$100,000 per annum. The advisory fee is paid on a quarterly basis, in advance, with adjustments made for deposits and withdrawals greater than \$25,000 intra-quarter.

Other Fees

Clients will also incur other direct and indirect fees in addition to Rooted Financial's fees. For example, mutual funds contain fees and expenses as described in the prospectus such as management fees. Additionally, a client will pay transaction fees for the purchase and sale of securities as well as custodial fees for maintaining an account at the custodian. Third party managers will also charge fees for their 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. A conflict of interest exists where Rooted Financial has an incentive to encourage you to place more assets under management with them as they will receive more compensation from advisory fees. Please make sure you understand what fees and costs you are paying. For more specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation by [Clicking Here](#).

 **"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 must 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:

Recommending that you roll over an employer-sponsored retirement plan or IRA to another IRA is a conflict if the compensation we receive for servicing the rollover is higher than if assets remain in your existing plan.

Recommending you transfer your existing brokerage account(s) to an account under our management is a conflict because we will earn revenue if you transfer but would not earn fees if you did not.

The firm may have an incentive to encourage you to increase the assets in your account, as the more assets under management in your account, the more you will pay in fees.

Please see more information regarding these conflicts in the Form ADV Part 2A, Item 10, by [Clicking Here](#).

For more specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation by [Clicking Here](#).



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

How do your financial professionals make money?

Financial professionals of Rooted Financial are paid a portion of the asset management fees collected from clients. Financial professionals are not awarded sales bonuses.

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

No. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS.



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

Additional Information

Additional information about our investment advisory services can be found by [Clicking Here](#). A copy of our *relationship summary* can also be requested by calling (503) 207-2067.



“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?”