



Form CRS Customer Relationship Summary – November 10, 2025

PFG Advisors is registered with the Securities and Exchange Commission (SEC) as an investment advisor. 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, which also provides educational materials about broker-dealers, investment advisors, and investing.

What investment services and advice can you provide me?

Our firm offers investment advisory services to retail investors, which include investment management, wrap fee program, investment platforms provided by third party asset managers, and financial planning/consulting services. In general, each financial professional has access to a wide variety of investment products such as stocks, bonds, exchange traded funds, mutual funds, annuities and alternative products. We offer these services on either a discretionary or non-discretionary basis. For discretionary services, through a limited power of attorney, you authorize us or a third-party investment manager to purchase and/or sell the investments in your accounts according to your investment objectives and guidelines. For non-discretionary services, you make the ultimate decision regarding the purchase and/or sale of your investments. PFG Advisors imposes no minimum account size, however we suggest advisory services be implemented with accounts of \$25,000 or more. Many financial professionals of our firm are also registered with a broker-dealer (United Planners' Financial Services or UPFSA) and can offer brokerage services on a commission basis. Please refer to United Planners' Form CRS for more information.

For more detailed information about our services and fees, please review our Form ADV, Part 2A brochure – Items 4, 7, and 16. This brochure can be obtained from our financial professionals and can also be found at the following public site:

<https://adviserinfo.sec.gov/> (Select "Firm" and indicate our CRD number: 173344)

Conversation Starters. Ask your financial professional –

- *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 mean?*

What fees will I pay?

Depending on the service selected, we charge fees on a percentage of assets under management (aka asset-based fee). Asset-based fees are charged monthly or quarterly in advance or arrears and are typically deducted from your account by the account's custodian and paid to us. Our fees and minimums are negotiable at our sole discretion but will not exceed 1.95%. Fees are based on the asset size and complexity of your financial situation and needs. All fees and costs are disclosed in our firm's client agreements and the custodian account application at which your account will be held. The more assets you have in an asset-based fee account, the more you will pay us in fees. This creates an incentive for us to recommend that you invest more of your assets under our management. We may also charge an hourly, fixed or subscription-based financial planning/consulting fee for additional services which may be limited in duration and are disclosed in a separate agreement.

Our firm's advisory fees are exclusive of charges imposed by custodians, brokers, third party investment advisors, and other third parties. These include fees charged by managers, custodial fees, deferred sales charges, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, which are disclosed in the fund's prospectus. Please note that you are responsible for these additional charges, fees, and commissions and we do not receive any portion of these costs.

We also offer wrap fee programs where we cover transaction costs charged by the custodian which holds your assets. Therefore, wrap fees are typically higher than our standard asset-based fee.

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 Form ADV, Part 2A brochure – Item 5

Conversation Starter. Ask your financial professional –

- *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 advisor? How else does your firm make money and what conflicts of interest do you have?

We DO NOT provide you with a recommendation as your broker-dealer. **When we act as your investment advisor**, 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 recommendations we provide you. Here are some examples to help you understand what this means.

- Training and Education – We occasionally receive travel costs from third party asset managers. This travel relates to education for our financial professionals and creates an incentive for us to continue to recommend the investment products/services provided by these companies.
- Custodian selection – We receive products and services support from the custodians we partner with for your advisory account(s). The availability and use of these services at no charge to us gives us an incentive to recommend that our clients use this custodian.
- Additional compensation – As mentioned previously, many of our financial professionals are also licensed to offer brokerage services for a commission through UPFSA. This additional compensation creates an incentive to recommend these services.

All financial firms have conflicts and while these conflicts exist, we have to act in your best interest and not put our interest ahead of yours.

For additional information, please see Form ADV, Part 2A brochure – Items 4, 10, 11, and 12

Conversation Starter. Ask your financial professional –

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

How do your financial professionals make money?

Our firm's financial professionals may offer advisory, brokerage, insurance, and financial planning/consulting services. Most are compensated primarily by asset-based fees. However, they can be compensated by commissions, if they provide brokerage or insurance products, or by a separate fee for financial planning/consulting services. Additional information about commission compensation for insurance product sales can be found in our ADV 2A Brochure and securities products sales can be found in the Form CRS of UPFSA.

Do your financial professionals have legal or disciplinary history?

Yes. While the firm and its principals have no legal or disciplinary history to disclose, certain financial professionals of the firm have such items disclosed. Visit [Investor.gov/CRS](https://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?*

Additional Information

For more detailed information about us, please request a copy of our Form ADV, Part 2A brochure. Please contact 800-405-8850 or visit our website at pfgteam.com to request up-to-date information and the most current copy of this Form CRS.

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?*