

## Customer Relationship Summary

### Plan Group Financial, LLC

June 30, 2020

Plan Group Financial, LLC is registered with the United States Securities and Exchange Commission as a Registered Investment Adviser.

Brokerage and investment advisory services and fees differ and it is important for the 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 and our principal services are Asset Allocation and Investment Consultations. We monitor accounts on a regular basis, depending on how volatile the investments are in the portfolio and provide clients with annual evaluation reports showing how your accounts have varied in value and composition.

We request you give us discretionary authority to manage your investments, and will use that discretionary authority to determine the investments purchased and sold in your account. We do not have the discretionary authority to select the broker/dealer that custodies your assets nor the commissions paid to that broker/dealer.

For more information about our services, please consult our Form ADV Part 2A, in particular Items 4 and 7, which are available here: <https://adviserinfo.sec.gov/firm/summary/116508>

#### 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?***

#### ***What fees will I pay?***

We offer our services on a fee basis based upon assets under management. In addition to our advisory fees, you may also incur certain charges imposed by other third parties including securities brokerage commissions, transaction fees, custodial fees, fees attributable to alternative assets, reporting charges, margin costs, underlying investment expenses or other fees for services performed by the custodian. More information is contained in the relevant offering documents, custodial agreements or prospectuses related to the investments or custodial services for your account.

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 more information about fees and costs, review our Form ADV Part 2 A, specifically Item 5, available here: <https://adviserinfo.sec.gov/firm/summary/116508>

#### Conversation Starters

- ***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 interest. You should understand and asks 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.

Our advisory representatives are also registered representatives of Saxony Securities, Inc. and may earn compensation for the sale of securities in addition to earning advisory fees. This is a conflict of interest. You are under no obligation to purchase securities from our advisors in this separate capacity.

This is not our only conflict of interest. If you would like to learn more about our conflicts of interest, please review our Form ADV 2, available here: <https://adviserinfo.sec.gov/firm/summary/116508>

*How do your financial professionals make money?*

Our financial professionals receive compensation in the form of a percentage of the advisory fees paid by their clients. Our firm does not have any sales contests or other rewards it offers its financial professionals. As the owner of Plan Group Financial, Douglas Claycomb may also share in the overall profits of the firm, if applicable.

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

We have no legal or disciplinary history, but some of our financial professionals do have legal or disciplinary history you should review prior to investing. You should visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

#### Conversation Starters:

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

For more information about our services and fees, including to request a copy of our Form ADV Part 2 or this Customer Relationship Summary, call us at 405-848-1099.

#### Conversation Starters :

- ***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?***