



CLIENT RELATIONSHIP SUMMARY (FORM CRS) Form ADV Part 3 - Effective March 25, 2025

SFG Wealth Advisors LLC (“SFG Wealth” or the “Firm”) is registered with the U.S. Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services differ, and it is important for the retail investor to understand the differences. Free and simple tools are available for you to research our firm and our Financial Advisors at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

SFG Wealth offers investment advisory services to retail investors. This includes investment management services and comprehensive financial planning services. A full description of our investment advisory services can be found in our disclosure brochure, which is prepared in accordance with SEC Form ADV, Part 2A (the “Brochure”). The Brochure is also available on our website at <https://www.sfgtampa.com>.

We typically have discretionary authority regarding our investment management services. This means that we are granted authority to make trades in your accounts without obtaining your consent prior to trading. There are no limitations on the types of investments that can be made on your behalf. Our investment management services include the selection of securities for client investment portfolios and the ongoing monitoring and management of client accounts.

SFG Wealth’s financial planning and consulting services include recommendations regarding securities and other investments. The financial plans prepared by SFG Wealth are individualized for clients and can include one or more of the following activities: investment analysis and planning, insurance analysis, retirement planning, business and personal financial planning, and distribution strategy and analysis. These services also include a formal review that is conducted with clients no less frequently than annually.

Some Financial Advisors of SFG Wealth are dually registered as registered representatives and investment adviser representatives of The Strategic Financial Alliance (“SFA”). All transactions for brokerage and some insurance related business with advisory clients shall be handled through SFA. This may include the sale of fixed annuities, life insurance, and long-term care insurance. However, SFG Wealth does offer fixed annuities, life insurance and long-term care insurance through direct relationships with insurance carriers as well. We receive commissions from the products sold to or bought by our clients. The fees paid to SFG Wealth for investment advisory services are separate and distinct from the commissions earned by us for selling insurance products to our clients. SFG Wealth does not receive commissions for the sales of products if the client is paying an advisory fee.

Conversation Starters: Questions you may want to discuss with 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 qualifications mean?***

What fees will I pay?

SFG Wealth assesses an investment advisory fee on your accounts on a quarterly basis, in advance. The fee is calculated by taking the balance on the last day of the previous quarter held in your accounts and multiplying it by one quarter of the advisory fee which is reflected in your Investment Advisory Agreement. When a client relationship is fully liquidated during a quarter, SFG Wealth will credit the client for the unearned fees based upon the number of days remaining in the quarter. Please note that our advisory fees are separate from the transaction costs and fees charged by your custodian and, if applicable, the management fee charged by a third-party manager. Fees paid to SFG Wealth are separate and distinct from the fees and expenses charged by mutual funds and exchange-traded funds to their shareholders. The minimum investment amount required to engage SFG Wealth for investment management services is \$250,000. However, we may waive the minimum at our discretion.

Financial planning and consulting services are made available at no additional charge to clients who have engaged SFG Wealth to provide ongoing investment management services. If engaged for financial planning or consulting services, SFG Wealth charges either a flat fee or hourly charges for these services that is determined based upon the scope and complexity of the engagement. You will pay fees and costs whether you make or lose money on your investments. Fees and costs reduce any

amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. Fees and costs related to our investment advisory services are more particularly described in our Brochure.

Conversation Starters: Questions you may want to discuss with 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 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 advice we provide you. Here are some examples to help you understand what this means:

Services Provided to Us by the Custodian of Your Assets. Certain services are provided to us by the custodian that we use to maintain custody of your account assets. The availability of these services benefits us because we do not have to produce or purchase them. The threshold required to receive these services may give us an incentive to require you to maintain your account with this custodian. We believe, however, that our selection of this custodian is in the best interests of our clients.

Asset Based Fees. The more assets that are in your managed advisory account, the more you will pay in fees. SFG Wealth may therefore have an incentive to encourage you to increase the assets in your account. As a registered investment adviser, and as a fiduciary to our clients, SFG Wealth has a duty of loyalty and a duty to always act in utmost good faith, place our clients' interests first and foremost, and to make full and fair disclosure of all material facts pertaining to potential or actual conflicts of interest.

Sale of Commission Based Products. The receipt of commissions by our Financial Advisors presents a potential conflict of interest. As fiduciaries we must act primarily for the benefit of our investment advisory clients. As such, we will only transact brokerage or insurance-related business with you when fully disclosed and appropriate for your financial plan. Further, we must determine in good faith that any commission paid to our firm is appropriate. You are under no obligation to purchase brokerage or insurance products through SFG Wealth. Clients may use any insurance or brokerage firm or agent that they choose.

Conversation Starters: Questions you may want to discuss with 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 Financial Advisors are paid a salary as well as a percentage of revenue generated by the total amount of assets under their management. All Financial Advisors are compensated the same whether they purchase stocks or insurance products for you. This structure is a conflict of interest in that the compensation is based on the amount of assets overseen by each financial professional.

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

Neither SFG Wealth nor its Financial Advisors have legal or disciplinary history requiring us to provide disclosure in this section.

Conversation Starters: Questions you may want to discuss with your financial professional –

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

Additional information

Additional information about us can be obtained by going to adviserinfo.sec.gov or by contacting our Chief Compliance Officer via telephone at (813) 251-9095. If you have any concerns about SFG Wealth or would like to request a copy of our Form CRS or our Brochure, please do not hesitate to call us. You may also visit Investor.gov/CRS, which provides a free and simple search tool to research SFG Wealth and its investment adviser representatives.

Conversation Starters: Questions you may want to discuss with your financial professional –

- Who is my primary contact person? Is he or she a representative of SFG Wealth?
- Who can I talk to if I have concerns about how this person is treating me?