

Journey Financial Group, Inc. (“JFG”) is an SEC-registered investment advisor and provides advisory services for a fee rather than for brokerage commissions. As a retail investor, it is important to understand the differences between services and fees of an investment advisor and a broker-dealer. [Investor.gov/CRS](https://investor.gov/CRS) offers free and simple tools to research firms and financial professionals. Additionally, it also provides educational materials about broker-dealers, investment advisors, and investing.

## What investment services and advice can you provide me?

**Portfolio Management Services:** We manage investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. We also offer **non-discretionary** investment management services whereby we will provide advice, but **you will ultimately decide** which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.

**Investment Offerings:** We provide advice on various types of investments. Our services are not limited to a specific type of investment or product; however, we primarily use open-ended and closed-end mutual funds including no-load and load-waived, mutual funds purchased at net asset value (NAV), Exchange Traded Funds (ETFs) and individual securities.

**Account Minimums and Requirements:** In general, depending on the service requested, we require a minimum account size up to \$50,000 to open and maintain an advisory account, which may be waived in our discretion.

**Asset Allocation and Monitoring Services:** We provide investment advice to you for your accounts that are not under our management. You can decide whether or not to accept our investment advice, and you must enact any trading in your own account.

**Financial Planning Services:** Services will be provided to you based on your selection on the Advisory Agreement and may include, but are not limited to, a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans that have recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations. Services will be considered complete upon delivery of the plan.

**Additional information.** For more information regarding our services, please review our ADV Part 2A Firm Brochure found at: <https://adviserinfo.sec.gov/firm/summary/123565>.

### 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?

**Portfolio Management Services:** The amount paid to our firm and your financial professional generally does not vary based on the type of investments selected on your behalf. The asset-based fee reduces the value of your account and will be generally deducted from your account. Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time. Also, with certain investments, such as variable annuities, you may have to pay fees such as “surrender charges” to sell the investment. Fees are billed monthly in arrears. Our fees vary and are negotiable. Generally, the more assets you have in the advisory account, the more you will pay in total fees. We, therefore, have an incentive to increase the assets in your account in order to increase our fees. You may also pay a transaction fee when we buy and sell an investment for you. You will also pay fees to a broker-dealer or bank that will hold your assets (called “custody”). You pay our advisory fee even if there are no transactions within the account.

**Asset Allocation and Monitoring Services & Financial Planning:** Hourly or Fixed Fees. Hourly Fees – Payable at the end of each month based on the amount of time spent each month. Fixed Fees - Payable one-half upon execution of the advisory agreement; balance due at the time of presentation of the plan

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 regarding our fees and costs, please review our ADV Part 2A Firm Brochure found at: <https://adviserinfo.sec.gov/firm/summary/123565>.

You may also pay fees and costs applicable to common categories, such as custodian fees, account maintenance fees, fees related to mutual funds and variable annuities, and other transactional fees and product-level fees.

**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 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.

**Investment Accounts:** Generally, we get paid based on the assets in your account. We may recommend that you add assets or funds into that account. Even though that advice may be in your best interest, that advice is conflicted because the more money in your account, the more we would collect in fees from you.

**Commissions:** Our firm and/or our associated persons may receive commissions from the sale of insurance and/or securities products and services. This conflict is mitigated by our fiduciary duty and adherence to our code of ethics. When referring clients to purchase insurance, the client's best interest will be the main determining factor.

**Conversation Starters:**

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

**Additional Information**

For more information regarding our conflicts, please review our ADV Part 2A Firm Brochure found at: <https://adviserinfo.sec.gov/firm/summary/123565>.

**How do your financial professionals make money?**

The financial professionals servicing your account(s) are compensated through Salary, Bonus, Product Sales Commissions, and non-cash compensation. Financial professionals' compensation is based on the amount of client assets they service, the revenue the firm earns from the person's services or recommendations, and from time and complexity required to meet a client's needs. They also receive non-cash compensation in the form of research, educational information, conferences, and monetary support for due-diligence trips and client events.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit [Investor.gov/CRS](https://Investor.gov/CRS) for a free and simple research tool.

**Conversation Starters:**

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

**Additional Information**

You can find additional information about your investment advisory services and request a copy of the relationship summary at 847-229-9191 or click the link provided <https://adviserinfo.sec.gov/firm/summary/123565>.

**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?