

Randall Financial Group, LLC
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FORM CRS

Randall Financial Group, LLC is a registered investment adviser. We provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, 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. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We offer the following investment advisory services: **Investment Management and Financial Planning and Consulting Services; Investment Management Services for 401k Plans, Institutions and Pension Consulting; Financial Planning Services.** Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Brochure by clicking this link <https://adviserinfo.sec.gov/firm/brochure/134804>. Please review Items 4, 7, 8 and 16.

Account Monitoring: If you open an investment account with our firm, as part of our standard service we will monitor your investments on a daily basis.

Investment Authority: 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 may offer advice mutual funds and exchange traded funds, as well as, any other type of investment that we deem appropriate. We may also provide advice on any type of investment held in your portfolio at the inception of the advisory relationship and will explore other investment options at your request.

Account Minimums and Requirements: In general, we do not require a minimum dollar amount to open and maintain an advisory account. However, we charge a minimum annual fee in the amount of \$1,250 for accounts less than \$100,000. At our discretion and with your consent we may charge a \$100 annual maintenance fee to offset certain administrative expenses.

Key Questions to 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 qualifications mean?**

What fees will I pay?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Form ADV Part 2A, Items 5 and 6, by clicking this link <https://adviserinfo.sec.gov/firm/brochure/134804>.

- **Asset Based Fees** - Payable quarterly in advance based on the market value of the assets on the last day of the preceding quarter. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict of interest;
- **Hourly Fees** - Payable upon completion of the agreed upon financial planning services;
- Clients may also pay additional fees and/or expenses. Example of the most common fees and costs applicable to our clients are:
 - Custodian fees;
 - Account maintenance fees;

- Account transfer fees;
- Fees related to mutual funds and exchange-traded funds;
- Transaction charges when purchasing or selling securities; and
- Other product-level fees associated with your investments.

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.

Key Questions to 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 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.

- ***Third-Party Payments:*** Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating additional compensation. Additionally, certain persons providing investment advice on behalf of our firm are affiliated with Good Counsel Tax Services, a tax preparation and planning firm. The services provided by Good Counsel Tax Services and the fees charged for tax services are separate and distinct from the investment advisory services and related fees offered through our firm. However, this practice presents a conflict of interest because there is a financial incentive to offer this additional service to you.

Refer to our Form ADV Part 2A, Item 5, 10, 12 and 14, by clicking this link <https://adviserinfo.sec.gov/firm/brochure/134804> to help you understand what conflicts exist.

Key Questions to 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?

The financial professionals servicing your account(s) are compensated by receiving a percentage of the revenue generated by the firm based on the financial professional's services or recommendations. Financial professionals that are licensed insurance agents are compensated based on the insurance products sold and tax professionals are compensated by fees generated for tax planning and advice (i.e. differential compensation or commission).

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.

Key Questions to Ask Your Financial Professional

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 401-228-0100 or click the link provided <https://adviserinfo.sec.gov/firm/brochure/134804>.

Key Questions to 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?**