

Randall Financial Group, LLC
March 28, 2025
FORM CRS - Client Relationship Summary

Item 1 – Introduction

Randall Financial Group, LLC (“we” or “us”) is a registered as an investment adviser. Our services and compensation structure differ from a registered broker-dealer, and it is important for you, our client, to understand the 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 advisers, and investing. The italicized sentences appearing below are intended to be “conversation starters” for you to have with us, as required by the instructions to Form CRS.

Item 2 – Relationship and Services: 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. If you open an investment account with our firm, as part of our standard service, we will monitor your investments on a daily basis.

We manage investment accounts on a discretionary basis for which we would have the authority to buy and sell investments in your accounts without speaking to you before doing so. However, you can place reasonable restrictions on the securities that we buy by notifying us, in writing. We also offer non-discretionary investment management services for which you would make the ultimate decision regarding the purchase or sale of investments, and we could not execute any account transactions without obtaining your prior consent. You have an unrestricted right to decline to implement any advice we provide on a non-discretionary basis.

We do not have to limit the type of securities we trade for you to proprietary products or a limited group or type of investment. However, we generally invest client assets in one or more of our managed account strategies that consist primarily of mutual funds and exchange traded funds. We may also provide advice on other types of investment held in your portfolio at the inception of the advisory relationship and will explore other investment options at your request.

While we do not impose any requirements for opening or maintaining an account, such as a minimum account size, our investment management services are designed for clients having at least \$100,000 under management. Clients who maintain less than \$100,000 under our management are subject to a flat annual fee of \$1,250. Therefore, if you are subject to that fee and your account balance is less than \$100,000, your effective advisory fee rate will be higher than the annual fee percentages stated below. We may waive the flat annual fee at our discretion in favor of the 1% annual fee.

Detailed information regarding our services, fees and other disclosures can be found in Items 4 and 5 of our Form ADV Part 2A Brochure, which is available by clicking [here](#).

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?*

Item 3 – Fees, Costs, Conflicts, and Standard of Conduct: What fees will I pay?

For investment management and financial planning services, and for investment management services for 401k Plans, Institutions and Pension Consulting services, our negotiable annual fee is billed quarterly in advance based upon the total market value of assets placed under our management as of the last day of the preceding quarter, which typically ranges from .85% and 1.25%. We charge a minimum fee of \$1,250 per year for clients with less than \$100,000 in assets under our management. The hourly fee for financial planning services is \$150 and is negotiable. Because our fee is based upon the amount of your assets under our management, the more assets you designate to us, the more you will pay for our services. Therefore, we have an incentive to encourage you to increase the amount of assets that you designate for our management. One of our financial professionals is a licensed insurance agent in his separate and individual capacity, from whom clients could purchase insurance products on a commission basis. This presents conflicts of interest as described below. For more detailed information about our investment advisory and other fees and expenses, please see Item 5 of our [Form ADV Part 2A Brochure](#).

Your account will be held with a qualified custodian. You will also be responsible for the fees and expenses charged by qualified custodians and imposed by affiliated or unaffiliated broker dealers according to their fee schedules. Those fees and expenses include but are not limited to transaction charges, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts, securities transactions, or maintaining an account. If your assets are invested in mutual funds, ETFs, or other registered and unregistered investment companies, you will bear your pro rata share of the investment management fees and other fees of the funds, which are in addition to the fees you pay us. These fees and expenses are described in each fund’s prospectus or other offering documents. 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 detailed information, refer to Item 5 of our [Form ADV Part 2A Brochure](#).

Conversation Starters:

- *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.

- One of our financial professionals may offer commission-based insurance products. This presents conflicts of interest, because he can recommend that you purchase commission-based products based upon the compensation he will receive, rather than your individual need.
- We may recommend that you engage a particular custodian from whom we receive support services. This presents a conflict of interest, because our receipt of their support makes us more inclined to continue using and recommending them.
- We may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage for an asset-based fee. If we do not currently manage your account held with your employer's plan, this will increase our compensation.

Conversation Starters:

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

For more detailed information about our conflicts of interest, please refer to Items 4, 5, 10, 12 and 14 of our [Form ADV Part 2A Brochure](#).

How do your financial professionals make money?

The financial professional servicing your account(s) is compensated by a base salary and also receives a portion of revenues generated by the firm. This presents a conflict of interest, as it encourages our financial professional to recommend that you place additional assets under our management. We mitigate that conflict by making investment recommendations in conformity with each client's investment objectives and savings strategy. Additionally, financial professionals that are licensed insurance agents are compensated by commission, which is based on the insurance products sold.

Item 4 – Disciplinary History: Do you or your financial professionals have legal or disciplinary history?

No. We encourage you to visit Investor.gov/CRS for a free and simple research tool to research our firm and our financial professionals.

Conversation Starters:

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

Item 5 – Additional Information: Additional information about our firm is available at www.adviserinfo.sec.gov. You may contact our Chief Compliance Officer at 401-228-0100 to request a current copy of our [Form ADV Part 2A Brochure](#), ADV Part 2B, or our relationship summary.

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?*