



FORM CRS (ADV 3) CLIENT RELATIONSHIP SUMMARY

MARCH 2025

1. INTRODUCTION

TPFG is an investment adviser registered with the Securities and Exchange Commission (“SEC”). As an investment adviser, TPFG does not provide brokerage or commission-based services. It is important for retail investors to understand the differences between advisory and brokerage fees and services. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker dealers, and investing.

2. RELATIONSHIPS AND SERVICES

WHAT INVESTMENT SERVICE AND ADVICE CAN YOU PROVIDE ME?

TPFG offers one investment advisory Program to retail investors called the Enhanced Portfolio Investment Centre/MMS (EPIC).

TPFG primarily works with unaffiliated investment adviser representatives (“IAR”) whose supervising firms have contracted to introduce their Clients to TPFG for asset management. The IAR and TPFG will have their respective obligations to the Client. TPFG provides portfolio management in the Program it administers while the IAR as the Client’s financial adviser determines the appropriateness of the Program and account allocation selected based on information provided by the Client. Under certain circumstances, IARs registered with TPFG will offer its Program directly to investors under its Private Client services, in which case, TPFG assumes the responsibilities of the IAR.

Except for certain offerings (“Solutions”) within the Program, TPFG constructs model portfolios (each, a “Model”) and continuously monitors each Model to remain consistent with the stated discipline as part of its standard services. For certain Solutions, TPFG offers independent strategists (each a “Strategist”). Accounts may be allocated to a single Strategist or a combination of Strategists. TPFG conducts due diligence on Strategists for platform access. TPFG may itself serve as a strategist for EPIC. TPFG has the discretion to determine the Models/Strategists that will be available within a Solution. For all Solutions, the IAR determines the initial suitability of each Model/Strategist, based on the IAR’s knowledge of the Client’s investment needs and objectives, and confirms suitability at least annually. All Strategies consist of mutual funds and exchange traded funds. Except as noted below, Client grants TPFG the discretion to execute transactions without first consulting the Client.

ADDITIONAL INFORMATION / PROGRAM LIMITATIONS:

- Certain Solutions are comprised solely of the Pacific Financial Group family of mutual funds (the “Pacific Funds”) which are managed by Pacific Financial Group, LLC, a TPFG affiliate. The Pacific Funds are also known as Single Ticker Models (STM) because they are mutual fund options comprised of mutual fund models. The underlying models are managed by TPFG’s partner Strategists. Please see the prospectus for details.
- If a retirement plan will not permit TPFG to trade the account, TPFG will enter into a non-discretionary agreement.
- In certain Solutions, the Client’s IAR may build custom portfolios managed by the IAR.
- Depending on the Solution, account minimums are between \$0 and \$100,000.
- Go to <https://www.tpfg.com/> and click the “Solutions” tab for additional information about our offerings.

Conversation starter to ask your Adviser:

- 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 licenses, education and other qualifications? What do these qualifications mean?

3. FEES, COSTS, CONFLICTS AND STANDARD OF CONDUCT

WHAT FEES WILL I PAY?

You will pay various fees when participating in the Solution selected as noted below. Fees are memorialized in the management agreement each client signs prior to investing. **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 over time on your investments. Please make sure you understand what fees and costs you are paying.**

TPFG’s maximum fee for Strategy Plus, and Advantage STM is 1.99% (includes the maximum IAR fee), assessed monthly in arrears as a % calculation of the Fund’s NAV. The maximum fee for all other EPIC Solutions is 2.00% (includes the maximum IAR fee), paid quarterly in advance as a % of account value as of the last trading day of the calendar quarter.



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IMPORTANT NOTES ABOUT FEES:

- All fees are paid directly by you, except as noted below.
- Clients in Pacific Funds indirectly pay fees as shareholders of the Pacific Funds. PFG has agreed to cap Pacific Funds expenses, excluding Acquired Fund Fees and Expenses (“AFFE”), not to exceed 1.99%. The Pacific Funds pay additional fees to include AFFE, and prior to 3/31/25, distribution charges to custodial and brokerage platforms. Neither TPFG nor its affiliate receive or share in these additional fees.
- Additional information about fees can be found in TPFG’s form ADV 2A (See Item 5).

Conversation starter to ask your Adviser:

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:

- TPFG will use its proprietary mutual funds when allocating accounts to certain Solutions. TPFG profits through fees paid by the Funds to TPFG and its affiliate, which fees would not be earned through non-proprietary funds. To mitigate this conflict, Clients that participate in certain solutions using PFG Funds, are not charged a platform fee by TPFG.
- Some strategists will pay TPFG or its affiliate for making their services available in a TPFG Program.
- TPFG’s fees are “asset based” which means the fee is calculated as a percentage of the value of the account so that Clients will pay more in fees as the account value increases.
- For additional information about conflicts of interest see TPFG’s form ADV 2A Items 5 & 10

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

TPFG profits from the fees charged to Clients and from its proprietary mutual funds. A portion of these fees are paid to TPFG’s financial professionals as noted in the investment management agreement. See TPFG’s Form ADV 2A Item 5 & 10 for additional information about conflicts of interest and mitigation.

Conversation starter to ask your Adviser:

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

4. DISCIPLINARY HISTORY

DO YOU OR YOUR FINANCIAL PROFESSIONAL HAVE LEGAL OR DISCIPLINARY HISTORY?

Yes, TPFG has a disciplinary event. Please visit <https://www.investor.gov/CRS> for a free and simple search tool to research us and our financial professionals.

Conversation starter to ask your Adviser:

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

5. ADDITIONAL INFORMATION

For additional information about our services, visit www.TPFG.com where you can find our Form ADV and other information about us to include the Prospectus for our proprietary funds. You can also call us at 800-735-7199 or email us at teamCS@tpfg.com to request a free copy of our ADV and Form CRS or to speak with a TPFG Investment Adviser Representative.

Conversation starter to ask your Adviser:

Who is my primary contact person? Is he/she a representative of an investment adviser or broker dealer? Who can I talk to if I have concerns about how this person is treating me?

EXHIBIT TO CLIENT RELATIONSHIP SUMMARY FOR PACIFIC FINANCIAL GROUP, INC.

The client relationship summary (CRS) for Pacific Financial Group, Inc. (TPFG), dated March 2025, contains the following change from TPGF's prior CRS, dated September 2024:

The realignment of TPGF's product line from three to one investment advisory program, entitled "EPIC." EPIC is comprised of four segments: (i) Plus segment, (ii) Advantage segment, (iii) Choice segment, and (iv) P4 segment. Each of these segments is further divided into various investment solutions, which are described in TPGF's Form ADV, Part 2A (brochure), dated March 6, 2025.