

# Customer Relationship Summary

June 30, 2020



Ford Financial Group is a registered investment advisor with the Securities and Exchange Commission and, as such, 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, to help you research firms and financial professionals, you can access free and simple tools at <https://www.investor.gov/CRS>, which also provides educational materials about broker dealers, investment advisors, 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.

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

Our offerings include custom portfolio management and access to advisory programs offered by third-party investment advisory firms through a Wrap Fee Program that we sponsor and serve as a manager. If you elect to open an account with us on a *discretionary* basis, we will be responsible for making all of the investment decisions for your account, in accordance with your stated investment objectives, without providing contemporaneous notification or consent to or from you. You may limit our discretion, such as by imposing reasonable restrictions on investing in certain securities or groups of securities. If you elect to open an account on a *non-discretionary* basis, we must receive your consent prior to making any transactions and you, the retail investor, make the ultimate decision regarding the purchase or sale of investments. In investment advisory accounts managed by third parties, you grant investment discretion to another financial institution. We will typically monitor investment accounts on an ongoing basis to align with your investment goals. We also offer Financial Planning. However, in limited-scope consulting or financial planning relationships, we will not provide on-going monitoring. Some programs may also have certain requirements to participate, such as a minimum investment amount. The advice we provide is not limited to a specific type of investment or product. We provide services on various types of investments, including products approved by LPL Financial, LLC. Detailed information regarding our services, fees and other disclosures can be found in our Firm Brochure under Items 4 and 7, and our Wrap Brochure under Items 4 and 5, by clicking this link <https://adviserinfo.sec.gov/firm/brochure/284977>.

### Questions to ask your advisor:

- *Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? 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?*
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## What fees will I pay?

For investment advisory services, we typically charge an on-going quarterly fee, based on a percentage of the value of your account, referred to as an “asset-based fee”. For accounts participating in our wrap program, this fee also covers most transaction costs and certain administrative and custodial costs associated with your investments. If you expect to trade infrequently or to pursue a “buy and hold” strategy, our wrap program may cost you more than paying for the program’s services separately, and you may want to consider a brokerage relationship or non-wrap account, rather than participating in the wrap fee program. It is important to know that you pay the asset-based fee even if you do not buy or sell investments, and the more assets you have in an asset-based fee account, the more you will pay us in fees. This creates an incentive to encourage you to increase the size of your account, including transferring or rolling over assets from other accounts. We may also charge an hourly fee for additional services such as financial planning and consulting services that are of limited duration or nature. Hourly fees are due upon completion of services rendered. Your account(s) will be custodied with LPL Financial, LLC and they may charge you directly for other fees in addition to advisory fees, including: (1) account maintenance fees such as custody, trade confirmation processing, corporate actions, and transfer fees; (2) cash management fees such as cash sweep, checking, and wire fees; and (3) investment specific fees such as those for administration of alternative investments or for foreign securities and internal expense ratios. 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. More information on our fees is found in our Firm Brochure under Item 5, and our Wrap Brochure under Item 4, by clicking this link <https://adviserinfo.sec.gov/firm/brochure/284977>.

### Questions to ask your advisor:

- *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?*
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## **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 must act in your best interest, and not put our interests 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 of what this means for you:*

- Our Financial Professionals are registered representatives of LPL Financial LLC ("LPL"), an SEC registered broker-dealer and investment adviser. Your Financial Professional may offer you brokerage services through LPL Financial LLC. Brokerage services and investment advisory services are different, and the fees we, and LPL, charge for those services are different. It is important that you understand the differences. In particular, your Financial Professional may earn additional transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through LPL. You are encouraged to learn more about LPL by reviewing <https://www.lpl.com/disclosures.html> and having a discussion with your Financial Professional.

- We receive an economic benefit from LPL Financial in the form of the support products and services they make available to us and other independent investment advisors whose clients maintain accounts with them. The availability of these products and services is not based on recommending any particular investments or products. Some of our advisors have received forms of financial assistance from LPL Financial, such as transition assistance, forgivable loans, or soft dollar benefits. This creates a conflict of interest relating to our advisory business because it creates a financial incentive for the financial professional to recommend that you custody your account at LPL.

- Some advisors are also licensed insurance agents and may earn additional compensation by selling commission-based insurance products through one or more insurance companies.

Refer to our Form ADV Part 2A, Items 5, 10, 12 and 14, and Form ADV Part 2 Appendix 1, Items 4 and 9, by clicking this link <https://adviserinfo.sec.gov/firm/brochure/284977> to help you understand what conflicts exist.

### **Question to ask your advisor:**

- ***How might your conflicts of interest affect me, and how will you address them?***
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## **How do your financial professionals make money?**

For advisory services, financial professionals are compensated based upon a percentage of the amount of client assets that are serviced. Your advisor may also be paid a commission for securities sold in his/her capacity as a registered representative of LPL for services provided in a brokerage account, or for sales of insurance products as an insurance agent.

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

Yes. While our firm has no disciplinary history to disclose, one or more of our financial professionals have a reported disclosure. This event is disclosed in the individual's Form U4 and can be found by going to <https://www.investor.gov/CRS>.

### **Question to ask your advisor:**

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

You can find additional information about our advisory services and request a copy of our relationship summary by calling us at (559) 449-8690 or click the link provided <https://adviserinfo.sec.gov/firm/brochure/284977>.

While your primary contact at Ford Financial Group may be one of the firm's Managing Partners, Ryan Louie or Brian Ullmann, the firm works as a team, and any member will be able to provide support.

### **Questions to ask your advisor:**

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