

Form Client Relationship Summary

Updated March 20, 2026



Item 1. Introduction

MG Financial, LLC is registered with the Securities and Exchange Commission (SEC) as an investment advisor. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisors and investing.

Item 2. Relationship and Services

What investment services and advice can you provide me?

We provide objective financial advisory services tailored to your unique needs. All decisions are made within the context of a coordinated financial program: linking investment, estate, cash flow, and income tax strategies structured to meet your family, business and charitable objectives. Our services include (but are not limited to): asset allocation; manager selection with continuous oversight; managing insider issues, stock option and restricted stock programs; establishing charitable and family gift strategies; as well as both estate and income tax planning.

- Our office reconciles each of your investment accounts on a monthly basis and your investment program is reviewed at least quarterly.
- We work on a discretionary basis to implement and manage your investment programs as we have mutually agreed upon. In certain situations, there may be a segment of your assets which are not managed on a discretionary basis, in which case you will make the ultimate investment decision.
- Our firm has an affiliate, MGF Partners, LP, which allows qualified investors to invest in private equity funds as may be appropriate for their situation.
- Although we reserve the right to make exceptions, generally you are required to have, or be about to have, a minimum of \$10,000,000 liquid investment assets. Additionally, we oversee your entire financial situation, rather than only a portion.

For additional information, please see our Form ADV, Part 2A brochure (Items 4, 7 and 10), a link to which is provided at the end of this summary.

Conversation Starter: *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?

Item 3. Fees, Costs

What fees will I pay?

Current rates applicable to all new clients begin at .90% on the first \$2,000,000; .85% on the next \$3,000,000; .75% on the next \$5,000,000; .50% on assets above \$10,000,000.

Additionally, we may charge a fixed fee or an hourly rate, as discussed with you in advance, for projects not covered by our asset based fee. *Please note that since our fees are based on assets, the more assets you have under our management the higher the fee, creating a potential incentive for us to encourage you to increase the assets under our management.*

In addition to our advisory fees, you may also be required to pay fees directly to custodians, investment managers, brokers and mutual funds, or limited partnerships. Likewise you may incur attorney (e.g. estate) or accountant fees for document drafting or preparation of tax returns. We receive no benefit from these additional fees, i.e. there are no placement commissions or sharing of fees with outside investment funds/advisors or professionals. **You will pay fees and costs whether you make or lose money on your investments. Fees and costs**



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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 additional information, see our Form ADV, Part 2A brochure (Items 5 and 6 of Part 2A).

Conversation Starter: Ask your financial professional --

Help me understand how these fees and costs might affect my investments. If I give you \$10,000,000 to invest, how much will go to fees and costs, and how much will be invested for me?

Item 4. Conflicts of Interest and Standards of Conduct

What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflict of interest do you have?

When we act as your investment advisor, we do so in your best interest and do 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 affect the recommendations we provide you. Here are some examples to help you understand what this means.

- We have an affiliated entity, MGF Partners, LP, through which we offer certain clients that are qualified under relevant securities laws an opportunity to invest in private funds managed by other investment advisors. These investments may result in higher fees and/or differing risk profiles to investors.
- We have a Code of Ethics which sets forth policies and procedures for managing and reporting potential conflicts, for example relating to gifts and entertainment, political and charitable contributions, public positions and outside business activities.

For additional information please see Item 11 of our Form ADV, Part 2A brochure.

Conversation Starter: Ask your financial professional --

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

Item 5. Employee Compensation

How do your financial professionals make money?

All employees of our firm are paid a salary and have potential for a bonus based on overall employee performance. Certain employees of the firm are eligible to receive an additional distribution based on the firm's growth.

Item 6. Disciplinary History

Do you or your financial professionals have legal or disciplinary history? No. You may visit <https://www.investor.gov/CRS> for a free and simple search tool to research us and our financial professionals.

Conversation Starter: Ask your financial professional --

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

Additional Information

For additional information about us and our services you may find our Form ADV Part 2A at <https://adviserinfo.sec.gov/firm/summary/107649>. You may contact us via phone at 781-848-1163 or via email at teammg@mgfinancial.com to request a copy of our relationship summary.

Conversation Starter: Ask your financial professional --

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