

Client Relationship Summary

Kingdom Financial Group LLC (CRD# 155676)

Introduction

KINGDOM FINANCIAL GROUP, LLC is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit www.investor.gov/CRS for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

Relationships and Services

What investment services and advice can you provide me?
Services: Our firm primarily offers the following investment advisory services to retail clients: portfolio management via a wrap fee program (we review your portfolio, investment strategy, and investments); financial planning (we assess your financial situation and provide advice to meet your goals). Our services do not include legal or tax advice.
Accounts, Investments, and Monitoring: We generally provide services to individuals, including high net worth individuals. A client's portfolio typically is invested in, but not limited to equities, fixed income, open-end mutual funds, closed-end mutual funds, exchange traded funds, variable life and annuity products, and/or other investments held in the client's portfolio at the inception of our advisory relationship. As part of our standard services, we typically monitor portfolios and securities in accounts on a bi-annual basis. We also offer to meet with you at least annually, or more frequently, depending on your needs.
Investment Authority: We provide our services on a perpetual and discretionary basis without any material limitations. We execute investment recommendations in accordance with your investment objectives without your prior approval of each specific transaction. Our engagement will continue until you notify us otherwise in writing.
Account Minimums & Other Requirements: We generally require a minimum relationship size of \$25,000. This amount may be waived or reduced at our sole discretion.
Additional Information: For more detailed information on our relationships and services, please see Item 4 – Advisory Services, Item 13 – Review of Accounts and Item 7 – Types of Clients of our Form ADV Part 2A available via our firm's Form ADV, Part 2A Brochure
Conversation Starters: <i>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?</i>

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?
Asset-Based Fees: Kingdom's management fee is negotiated individually with each client at the onset of the relationship. Our management fee will not exceed 2.9% annually. Management fees are payable monthly, in arrears, based on the average daily balance as valued by the custodian during the previous month. The initial management fee will be prorated from inception date till the end of the quarter and calculated using the value of the assets as determined by the custodian on the first day it is fully funded. The amount of assets in your account affects our advisory fee which is a percentage of the account value. The more assets you have in your advisory account, the percentage decreases, however the advisor fee paid increases due to more money inside the managed account, thus we have an incentive to increase those assets in order to increase our fee.
Hourly Fees: You can also request advice on one or more specific areas of concern, and these consultations can be a one-time event or involve several meetings. If you also elect to contract with us for advisory services provided through referrals to third party money managers, there is no charge for the requested consultations. However, if you do not also contract to create a referred account, then there is an hourly charge for these consultations of \$250 per hour. This rate is negotiable based upon the actual services you ask us to provide and the complexity of your situation. We will provide you with an estimate of the time we believe will be needed to complete the requested services. If the time needed exceeds our estimate, we will request permission from you to continue. You have the final determination when the consultations are completed. There is a retainer due at the time you sign the agreement for services. This retainer is equal to two hours of time at the quoted hourly rate. The remainder of the fee is due at the time the consultations are completed. We provide you with a detailed billing invoice.
Fixed Fees: Our fixed fee arrangements are based on the amount of work we expect to perform for you, so material changes in that amount of work will affect the advisory fee we quote you. Assets under our management are charged a percent of the average monthly balance. If you elect to contract with us for advisory services provided through referrals to third party money managers, there is no charge for the requested financial plan. However, if you do not also contract to create a referred account, then there is a fixed fee charged for the requested plan that ranges from \$250 to \$5,000. the fixed fee is negotiable based upon the actual services you request us to provide and the complexity of your personal and financial situation. there is a retainer due at the time you sign the agreement for services equal to one-quarter (25%) of the quoted fixed fee. the remainder of the fee is due at the time we present the plan to you. We also have the ability to charge commissions. You pay our fees even if you do not have any transactions and the advisory fee paid to us generally does not vary based on the type of investments selected.
Other Fees & Costs: For the wrap fee program you will pay a management fee based on assets under management but won't be assessed any commissions, ticket charges, and custodian fees for the execution of transactions. Participation in a wrap fee program

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could possibly create a conflict of interest by incentivizing us and others to trade your account less frequently, despite your best interest, to decrease expenses in managing your account.

Some investments like mutual funds, impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. The same goes for any additional fees you pay to a custodian.

Additional Information: 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 more detailed information on our fees, please see Item 5 – Fees and Compensation of our Form ADV Part 2A available via our firm's [Form ADV, Part 2A Brochure](#).

Conversation Starters: *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 advisor? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor, we have to 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 is an example to help you understand what this means.

- Some of our financial professionals sell commissionable insurance products as licensed insurance agents. This creates an incentive for us to sell you products based on the amount of commission we receive rather than what is in your best interest.
- Because we manage your portfolio in a wrap fee program, we have an incentive to limit trading in your account and to favor asset types that do not have a transaction fee in order to minimize trading expenses that we would have to normally pay out of our management fee.

Additional Information: For more detailed information, please see Item 10 – Financial Industry Activities and Affiliations, Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A available via our firm's [Form ADV, Part 2A Brochure](#).

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

How do your financial professionals make money?

Primarily, we and our financial professionals receive cash compensation from the advisory services we provide to you. This means our financial professionals have an incentive to increase the asset size in the relationship or solicit new business, taking time away from the day-to-day servicing of existing clients.

Disciplinary History

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

We do not have legal and disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

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

Additional Information

You can find additional information about our investment advisory services by viewing our Form ADV Part 2A available via our firm's [Form ADV, Part 2A Brochure](#). You can request up to date information and a copy of our Client Relationship Summary by contacting us at (623) 974-0300.

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

Kingdom Financial Group, LLC

PRIVACY POLICY NOTICE

Kingdom Financial Group, LLC ("KFG") is committed to adhering to the requirements and expectations regarding the privacy of personal information.

Investment advisers are required by law to inform their clients annually in writing of their policies regarding privacy of client information. We are bound by professional standards of confidentiality that are even more stringent than those required by law. Federal law gives the customer the right to limit some but not all sharing of personal information. It also requires us to tell you how we collect, share, and protect your personal information.

Privacy regulations are founded upon three definitions:

1. **Consumer** – a person who has not entered into an investment advisory relationship but has disclosed nonpublic information to our firm.
2. **Client** – a person who has entered into an investment advisory relationship with the firm or that individual's designated representative.
3. **Nonpublic Information** – personally identifiable private information, not available from public sources, about a client or consumer. It generally includes name, address, age, social security number, assets, income, net-worth, account balances, account numbers, beneficiary information, or investment history.

PARTIES TO WHOM WE DISCLOSE INFORMATION

Our firm collects nonpublic information about clients and consumers. We will not share nonpublic information about clients or consumers with third parties not affiliated with our firm, except as noted below:

- To complete transactions or account changes, as directed by the client
- To maintain or service a client's account
- If requested by the client
- With entities under common ownership and control of our firm
- With contracted third parties who require the information to develop, support and deliver services or for the marketing of our services
- If our firm is required or permitted by law or regulatory authorities with jurisdiction over the firm

PROTECTING THE CONFIDENTIALITY OF CONSUMERS AND CLIENTS

As a client of our firm your privacy is important to us. We are dedicated to safeguarding your personal and financial information. We restrict access to nonpublic information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic, and procedural safeguards to comply with federal standards to guard your nonpublic information. We continue to safeguard and keep confidential the personal and financial information of all present and past clients.

We will notify you in advance if our privacy policy is expected to change.

Use of Artificial Intelligence

We use Artificial Intelligence ("AI") to assist with some back-office operations of the Firm. Kingdom uses an AI platform to assist with note taking. This AI platform will transcribe and summarize meeting notes for record-keeping and documentation purposes when added to a Firm online meeting.

FEDERAL LAW GIVES YOU THE RIGHT TO LIMIT SHARING – OPTING OUT

Federal law allows you the right to limit the sharing of your NPI by "opting-out" of the following: sharing for non-affiliates' everyday business purposes – information about your creditworthiness; or sharing with affiliates or non-affiliates who use your information to market to you. State laws and individual companies may give you additional rights to limit sharing.

If you wish for us not to share your information as stated above, please contact us by:

- Calling us at: 623.974.0300
- Contact us by mail at: Kingdom Financial Group, LLC
14155 N. 83rd Ave.
Suite 144
Peoria, AZ 85381

Please call if you have any questions. Your privacy, our professional ethics, and the ability to provide you with quality financial services are very important to us.