

# 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](http://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 offers investment advisory services to retail investors. These services include investment management services and financial planning services. Our investment management services are offered as part of a wrap fee program where we combine securities transaction fees and other fees and expenses. We work closely with you to identify your investment goals and objectives, as well as risk tolerance and financial situation to develop an investment approach. Financial planning services involve us assessing your financial situation and providing advice to meet your goals, either through a written financial plan or through our consulting services.

**Accounts, Investments, and Monitoring:** We generally provide services to individuals, including high net worth individuals. We primarily use, but not limited to, equities, fixed income, mutual funds, exchange traded funds, and third-party money managers in constructing portfolios. As part of our standard services, we monitor portfolios and securities in accounts on a regular and continuous 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:** *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?*

### Fees, Costs, Conflicts, and Standard of Conduct

#### What fees will I pay?

**Investment Management Services Fees:** Our fee is negotiated individually with each client at the onset of the relationship. Our fee will generally not exceed 1.75% annually, unless otherwise agreed to by you and outlined in the investment advisory agreement. Investment management fees are payable monthly, in arrears, based on the average daily balance as valued by the custodian during the previous month. The amount of assets in your account affects our advisory fee which is a percentage of the account value. This presents a conflict of interest as we are financially incentivized to encourage you to place more assets in your advisory account as you will pay more in advisory fees.

**Financial Planning and Consulting Services Fees:** Financial planning services, which involve us preparing a written financial plan covering specific or multiple topics, have a negotiable fixed fee that ranges from \$250 to \$5,000. The fixed fee is negotiable based upon the type of financial plan (comprehensive vs. specific topics) you request and the complexity of your personal and financial situation. There is a retainer due at the time you sign the agreement for services, which is equal to 25% of the quoted fixed fee.

We also offer consulting services on financial planning topics for situations in which you do not need a written financial plan. Consulting services are offered at an hourly charge 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 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.

Fees for financial planning and consulting services will be waived for clients who are currently advisory clients, or who have agreed to contract as advisory clients, and utilize our investment management services.

**Other Fees & Costs:** For the wrap fee program you will pay an investment 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 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 and exchange traded 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?

Yes. You can look up more information about us and our investment adviser representatives at [www.investor.gov/CRS](http://www.investor.gov/CRS).

**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 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?*