



## CLIENT RELATIONSHIP SUMMARY

March 25, 2024

### *Is an investment advisory account right for me?*

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There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you. Client 1<sup>st</sup> Advisory Group LLC ("Client 1<sup>st</sup>") is registered with the Securities and Exchange Commission ("SEC") as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. This Client Relationship Summary provides details about our advisory services, fees, and other important information.

Free and simple tools are available for investors to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS). Here, you can also find educational materials about broker-dealers, investment advisers, and investing.

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

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Client 1st provides portfolio management services and personalized financial planning services to retail clients.

Our portfolio management services are conducted on a discretionary basis where we make the decisions on the investments to buy and sell. We determine the type and allocation amount of your investments based on your profile, goals and objectives. Our minimum account requirement for our investment management services is \$1,000,000. We monitor the performance of your investments on a continuous basis and meet with you quarterly to review progress and investment objectives. Our investment vehicles consist mainly of ETFs and stocks, corporate and municipal bonds, mutual funds, and some alternatives investments.

We offer financial planning services in retirement income planning, estate planning, education plans and business succession. We provide employer retirement plan consulting services where we assist employer plan sponsors with their fiduciary duties and provide portfolio management services on a non-discretionary basis.

#### **For additional information**

Please see our Form ADV, Part 2A brochure -- (Items 4 and 7 of Part 2A and Appendix 1 - our Wrap Account Brochure Items 4 and 5-- and the attached Form ADV Part 2Bs that provides the qualifications, education and experience of each of our financial professionals. Additional information about our services is also available on our website at <https://c1ag.com/>.

#### **Ask your financial professional**

*Given my financial situation, should I choose a brokerage 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?*

### *What fees will I pay?*

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The fee for our investment management services is an annual percentage rate that ranges from .50% to 1.50% and is based on the aggregate value of all of the accounts that you hold with us. Our fee is billed quarterly in advance. The quarterly fee is the annual fee percentage adjusted for the number of days in the calendar quarter and is based on the market value of your accounts on the last business day of the previous quarter. Moreover, the more assets that you place with our portfolio management services or the more that your assets increase in value, the more fees you will pay. The custodian of your assets will deduct our advisory fee from your account in accordance with your authorization in the Client Agreement.

In some instances, you may pay transaction-based compensation (ticket charges, commissions or markups/markdowns) to third party brokers in addition to our advisory fee when we buy or sell securities for your account(s).

We sponsor a wrap account program where you can pay a single fee that would include our advisory fee and all transaction-based compensation.

An additional management fee ranging from .50% to 1.50% is charged for management of held away assets such as 401(k) plans.

Our fees for our financial planning services and employer retirement plan services are based on the nature of the services being provided and the complexity of each client's situation. Our fees may be charged based on a flat rate, an annual rate or an hourly rate. Our hourly rate is \$350. All fees are agreed upon in advance.

If our Portfolio Team is investing your assets in funds, you will also incur expenses at the fund level. The most common types are mutual funds, index funds, exchange traded funds (“ETFs”) and unit investment trusts (“UITs”) charge their shareholders various advisory fees and expenses associated with the establishment and operation of the funds.

**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 additional information**

Please see our Form ADV, Part 2A brochure specifically Items 5 and 10 of Part 2A and Appendix 1 - our Wrap Account brochure Item 4. Additional information on our fees is provided in Appendix A of the Investment Management Agreement.

**Ask your Financial Professional**

*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?***

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**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 recommendations that we provide you.**

**Here are some examples to help you understand what this means:**

We occasionally receive client referrals from outside solicitors to whom we pay an ongoing portion of the financial advisory fee that we receive from the referred client. Outside solicitors may have an incentive to recommend clients to us based on the referral fee.

We receive client referrals from our custodian. We pay the custodian a portion of the advisory fee that we receive for each referral who becomes a client. Our custodian has the incentive to refer clients to us based on the profitability that we provide to the custodian. Similarly, we have an incentive to recommend our custodian to clients over other custodians due to the economic benefits of products and services that we receive from our custodian.

Some of our advisors are registered insurance agents and receive commissions for fixed insurance products.

**For additional information,**

Please refer to our Form ADV Part 2A brochure Items 10, 12 and 14 and our Solicitor’s Agreement.

**Ask your Financial Professional**

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

***How do your financial professionals make money?***

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Our financial professionals and staff are all on fixed salaries. The Firm’s principals receive an annual distribution based on profits.

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

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No. We do not have legal and disciplinary events. Visit [Investor.gov](http://Investor.gov) for a free and simple search tool to research our firm and our financial professionals.

**Ask your Financial Professional**

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

***Additional Information***

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**For additional information about Client 1st or to request a copy of this relationship summary please visit <http://c1ag.com> . You may also call (727) 450-2301 to request a copy of our Form ADV Part 2A and up-to-date information or a copy of this relationship summary.**

**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 a concern about how this person is treating me?*