

# Floyd Financial Group, LLC - Customer Relationship Summary (Form CRS)

March 20, 2024

## Item 1—Introduction

Floyd Financial Group, LLC (“Floyd”) is an investment advisor registered with the Securities and Exchange Commission (“SEC”). Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple sources and tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

## Item 2—Relationships and Services

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

Floyd offers financial planning and investment advisory services to individuals and high net worth individuals.

*Monitoring:* Investment Advisor Representatives will review accounts with new clients either in person or by telephone approximately three months after opening a new account and then annually thereafter. Floyd also reviews client positions on a monthly basis. The Firm regularly reviews and evaluates client accounts for compliance with each client’s investment objectives, policies and restrictions. The Firm analyzes rates of return and allocation of assets to determine model strategy effectiveness. Such reviews are conducted by the Chief Compliance Officer of the Firm and shall occur at least once per calendar year.

*Investment Authority:* We manage investment accounts on a discretionary basis. A *discretionary account* allows us to buy and sell investments in your account without asking you in advance. You may limit our discretionary authority (for example, limiting the types of funds that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing.

*Account Minimums and Other Requirements:* Floyd does not require a minimum account size, but reserves discretion to not accept clients where it is not in their best interest to engage Advisor’s services.

*For Additional Information,* please see our Form ADV, Part 2A Brochure, specifically Items 4 and 7, by visiting <https://adviserinfo.sec.gov/firm/summary/226773>.

### **Conversation Starters: Ask us the following questions--**

- “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, Conflicts, and Standard of Conduct

### **What fees will I pay?**

Fees for portfolio management services will be based on a percentage of the assets under management. Floyd’s maximum annual fee is 1.25%. The fee is negotiable, and the client may combine multiple accounts within the same household to achieve a lower fee. The fee is collected monthly in advance. When collecting monthly the fee is based upon the previous month’s end value as reported by the account’s custodian. The initial month’s fee will be prorated for the number of days in the month.

Asset-based portfolio management fees are withdrawn directly from the client’s accounts with client’s written authorization. Depending on the client’s portfolio (as set forth in the investment advisory agreement), these fees are withdrawn on a monthly basis. Fees are paid in advance.

Note: An investment advisor that charges an asset-based fee, such as Floyd, may have a conflict of interest with the investor with regard to the amount of assets invested. The more assets there are in a client’s investment account, the more the investor will pay in fees, and thus the firm may have an incentive to encourage the investor to increase the assets in his or her account.

*Description of Other Fees and Costs:* Advisor’s fees are separate and distinct from other fees or expenses that may include brokerage charges, transaction fees, and other related costs and expenses. Additionally, clients may incur certain charges imposed by custodians, brokers, and other third parties such as fees charged by mutual fund managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees, as disclosed in a fund’s prospectus, which are separate and distinct from the firm’s fee.

**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 Item 5, by visiting <https://adviserinfo.sec.gov/firm/summary/226773>.

**Conversation Starters: Please ask us the following questions--**

- “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?**

*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 investment advice we provide you. Here is one example to help you understand what this means:

- Some of our financial professionals are licensed as insurance agents. In addition to our services, your financial professional will offer you insurance products in their separate capacity as an insurance agent. The fees charged for the implementation of insurance products are separate from our advisory fees, where your financial professional will earn commission-based compensation for the implementation of an insurance product. Therefore, there is a financial incentive to recommend that you implement insurance through our financial professionals.

*For Additional Information*, please see our Form ADV, Part 2A Brochure, specifically Item 11, by visiting <https://adviserinfo.sec.gov/firm/summary/226773>.

**Conversation Starter: Ask us the following questions--**

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

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

Floyd financial professionals are paid based on the amount of assets under advisement, profits of the company, and any management duties. Our financial professionals may also receive commissions when you purchase insurance products through them, including fixed annuities, variable annuities, life, and long-term care insurance.

Item 4—Disciplinary History

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

No, neither Floyd nor its financial professionals have legal or disciplinary history.

Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research your financial professionals.

**Conversation Starters: Ask us--**

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

Item 5—Additional Information

For additional information on our investment advisory services and to request a copy of the relationship summary, go to IAPD at <https://adviserinfo.sec.gov/firm/summary/226773>. To obtain up-to-date information and request a copy of the Customer Relationship Summary, please call: (417) 889-7233.

**Conversation Starters: Ask us the following questions--**

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