



EMBREE FINANCIAL Group

CLIENT RELATIONSHIP SUMMARY

January 5, 2023

Introduction

EMBREE FINANCIAL Group is registered with the Securities and Exchange Commission as an investment adviser. Fees for brokerage and investment advisory services differ among broker-dealers and investment advisers and it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer wealth management services to retail investors, which include financial planning and portfolio management services. We provide periodic advice and reviews regarding your investment goals and objectives, personal balance sheet, tax planning, risk management, retirement, education, cash flow and investment planning. In our portfolio management, we will continuously monitor your investment accounts over which you provide us with such authority and provide advice. In your investment advisory agreement with us, you have given us discretion to determine the investments to buy and sell for you without notifying you prior to making the investment. You may impose reasonable restrictions on any discretionary authority you provide, which must be provided to us in writing and accepted by us.

Our services also include the recommendation or selection of other investment advisers. We require a minimum initial and ongoing account size for portfolio management services. Our investment advice is not limited to proprietary products or to a limited menu of products or types of investments.

Ask us questions to help you better understand our services: *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?*

Please refer to our [Form ADV, Part 2A Brochure](#), particularly page 1, for more detailed information about our services.

What fees will I pay?

We charge a percentage of assets under management for portfolio management services. These fees are assessed on a quarterly basis, in advance of or after the quarter (in arrears). You should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account. We also charge hourly and fixed fees and bill the fees quarterly for other financial planning services. In addition to our fees, you will incur additional fees and costs related to the investments in your account, as applicable, such as custodian fees, account maintenance fees, transaction costs, surrender charges, wire transfer and electronic fund fees, internal management fees of mutual funds and variable annuities, and other product related fees such as redemption fees.

Ask us questions to help you better understand the impact of fees and costs on investments: *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?*

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.

Please refer to our [Form ADV, Part 2A Brochure](#), particularly pages 1 & 2, for more detailed information about our fees and your investment costs.

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 may create some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.

We are fiduciaries to you. That means we are required to act in your best interest throughout our entire advisory relationship.

Ask us questions to help you better understand our conflicts of interest: *How might your conflicts of interest affect me, and how will you address them?*

Please refer to our [Form ADV, Part 2A Brochure](#), particularly pages 5 & 6, for more detailed information about our conflicts of interest.

How do your financial professionals make money?

Our financial professionals receive a salary and may receive a discretionary bonus based on their individual performance goals and the success of the firm. This is a conflict of interest because our financial professionals have an incentive to encourage a retail investor to increase the assets in a retail investor's accounts.

Our financial professionals also receive additional compensation when they obtain new clients for us. This is a conflict of interest because it creates an incentive for our financial professionals to recommend our investment advisory services to you.

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

Yes. Please visit www.Investor.gov/CRS for a free and simple search tool to research our firm and your financial professional. We have one SEC action in reference to the Firm's failure to promptly file and deliver to clients a required regulatory filing. We also have one financial professional that has a legacy disciplinary history event that did not occur during their employment with EMBREE FINANCIAL Group that must be disclosed.

Ask us questions to help you better understand our disciplinary history: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information

You can find additional information about our services in our [Form ADV, Part 2A Brochure](#). You may request updated information and a copy of our Relationship Summary by contacting us at (312) 527-5565 or sdavidson@embreefinancial.com.

Ask us questions to help you better understand who to contact with any questions or complaints: *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?*