

# TTG Financial Inc.

## Client Relationship Summary

### Updated 12/31/2024

Note: Client Relation Summary will be abbreviated as CRS throughout this document. TTG Financial, Inc. will be abbreviated as TTG throughout this document.

#### Introduction

There are different ways for you to get help with your investment decisions. You should carefully consider what types of accounts and services are right for you. This CRS is met to give you in a concise format the information you need to have in order to evaluate your interest in TTG's services. Before investing you should also review our form ADV II and our Investment Policy Statement. There is free information available to help you decide on the course of action best for you at [www.investor.gov/CRS](http://www.investor.gov/CRS). Here you will find information available on specific brokers and advisors as well as general educational material.

#### What Investment Services and Advice does TTG offer me?

TTG offers Advisory accounts on a discretionary basis for an asset-based fee. Our primary fee schedule is listed below. But fees do vary depending on the scope of work. For complete disclosure information on TTG please see our Form ADV available by clicking this link:

<https://www.teamttg.com/disclosures/>

TTG also offers financial planning, business planning and 401k and pension administration and consulting. These services are normally included in our asset fees – but depending on the scope of work there may be additional fees for these services. These fees – if necessary, will be negotiated with you. You will always be informed ahead of time of any additional fees.

We offer our services to individuals, businesses, trusts and retirement plans.

TTG selects your investments on a discretionary basis based on your personalized risk profile. Our clients are categorized into one of 6 risk categories. This allows us to more efficiently purchase and sell securities for our clients who have similar risk profiles. We monitor your investments and the market in general daily.

If engaged to do so TTG provides advice on general financial and business planning subjects. TTG provides advice that is complementary to that of your other professionals such as your CPA and attorney. If the scope of work is too large to include within our normal asset fees then TTG will provide you with an additional contract with the scope of work outlined along with the anticipated additional fees.

#### Conversation Starters – ask your financial professional:

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?

#### What fees will I pay TTG?

Our most common fee schedule, which is annualized below, shall be prorated, post billed and deducted quarterly according to the following schedule:

\$0 - \$500,000	1.25%		Next \$2,500,000	0.35%
Next \$500,000	0.75%		Over \$5,000,000	0.25%
Next \$1,500,000	0.55%			

At our discretion, we may aggregate for purpose of fee reduction, the accounts of you and your family members. Fees may vary from account to account.

## What fees Will I Pay TTG? Continued

For an individual investing \$1,000,000:

1.25% of the first 500k + .75% of the next 500k = \$10000.00 or 1.00% of assets annually.

The more assets you have in your account including cash the more you will pay us. Therefore, we have an incentive to increase assets in your account. Fees are not performance based – fees are paid whether you make or lose money.

We do not charge or retain transaction fees. Any transaction fees charged by the brokerage firm (i.e. Charles Schwab) shall be paid by you.

### Conversation Starters – 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?

As a Registered Investment Advisor TTG is obligated to put your interests ahead of our own when offering advice or selecting investments. TTG does not sell products nor do we have an employee relationship with any other firm that would create a conflict between your interests and ours. The better you do – the better we do.

We make money by charging the aforementioned asset-based fees in exchange for providing financial planning and asset management.

We currently do not make money outside of the services we provide through TTG Financial.

We do own some of the same securities as our clients. In order to prevent a conflict - we perform global transactions for clients first and then for our own accounts for lightly traded securities. In the case of heavily traded securities we may include ourselves in global transactions.

### Conversation Starters – 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? And do you or your financial professionals have legal or disciplinary history?

Our IARs, including our principals, make a W-2 salary plus distributions based on overall profits. None of our principals or IARs have a legal or disciplinary history.

### Conversation Starters – ask your financial professional:

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

## Additional Information:

For more information about TTG's services please click the following link:

<https://www.teamttg.com/disclosures/>

or call 330-491-2220 to request a hard copy of our CRS, ADV 2A and/or our Investment Policy Statement.

### Conversation Starters – ask your financial professional:

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?