

Cambridge Financial Group, LLC  
CLIENT RELATIONSHIP SUMMARY v. March 3, 2023

This is the Client Relationship Summary for Cambridge Financial Group, LLC an SEC-Registered Investment Adviser. Brokerage and Investment Advisory services and fees differ, and it is important that you understand those differences.

Free and simple tools are available to you to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

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

The investment advisory services we provide include comprehensive services that combine financial planning and portfolio management services; standalone financial planning services; and the selection of other advisers. We also provide tax preparation services as a part of our comprehensive services.

Our comprehensive services provide continuous monitoring of your investments. When we select other advisers for you, their disclosure documents will explain whether they provide continuous monitoring of your investments. We do not monitor your investments in our stand-alone, project-based financial planning services.

For clients who choose our comprehensive services, we take discretionary authority in your accounts, which allows us to buy and sell investments in your account without asking you in advance. You can impose reasonable restrictions on the discretionary authority you provide. When we select other advisers for you, their disclosure documents will explain the type of discretion that they take in your account. We do not place trades on behalf of stand-alone, project-based financial planning service clients.

We do not have minimum account sizes or investment amounts; *however, there is a minimum fee associated with one of our comprehensive services.*

For more information, please review our disclosure brochure, which is available [here](#).

*Ask us: Given my financial situation, should I choose an investment advisor 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?**

You will pay a fixed fee or a fixed fee plus a percentage of your gross income, in quarterly installments and in advance, depending upon which of our ongoing comprehensive services you receive. *There is also a minimum fee associated with one of our comprehensive services.* For standalone financial planning, you will pay a fixed fee charged as follows: a deposit is due at the time of booking the appointment with your adviser with the remainder of the fee due at the time of the appointment. The differences in the fees are in their duration; ongoing service fees continue until terminated by you or CFG, while project-based fees end after completion of the project and payment of the amount due. When we select other advisers for you, their disclosure documents will explain the types of fees that they charge for their services. You will also incur other fees including, management fees for sub-advisers, brokerage fees and commissions, management fees for mutual funds and ETFs, custodian fees, retirement account annual fees, trade ticket charges, or banking fees in connection with an investment account and the securities in the account; CFG does not receive any of these fees.

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

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what fees and costs you are paying. For more information, please review our disclosure brochure, which is available [here](#).

*Ask us: 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 are some examples to help you understand what this means.

While CFG works to minimize conflicts with clients simply setting a fee for our services creates a conflict; it incentivizes us to charge you more rather than less for our services.

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

For more information, please review our disclosure brochure, which is available [here](#).

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

Our firm's only compensation comes from our advisory fees. Our employees receive salaries for the work they perform on your behalf. Employees may also earn an annual bonus based on a percentage of year over year revenue growth, if any has occurred. No one at the firm – other than as described – is compensated based upon the amount of client assets they service; the time and complexity required to meet a client's needs; the product sold (i.e., differential compensation); product sales commissions; or revenue the firm earns from the financial professional's advisory services or recommendations.

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

No; however, Investor.gov/CRS has a free and simple search tool that allows you to research your financial professionals.

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

You can find more information about our investment advisory services [here](#). **You can also contact Alicia Klein at (520)531-0550 or [Alicia@cambridgetucson.com](mailto:Alicia@cambridgetucson.com), if you have any questions or to request a copy of the relationship summary.**

*Ask us: 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?*

## APPENDIX

### to Cambridge Financial Group, LLC CLIENT RELATIONSHIP SUMMARY v. March 3, 2023

#### Summary of Changes

In the previous version of this document, the following section read as follows:

You can find more information about our investment advisory services [here](#). You can also contact Penny Marchand at (520)531-0550 or penny@cambridgetucson.com, if you have any questions or to request a copy of the relationship summary.

The language was revised in this updated version to the following:

You can find more information about our investment advisory services [here](#). You can also contact Alicia Klein at (520)531-0550 or Alicia@cambridgetucson.com, if you have any questions or to request a copy of the relationship summary.