

# Form ADV Part 3 – Client Relationship Summary (Form CRS)

February 26, 2026

## Item 1: Introduction

PACESETTER FINANCIAL GROUP, LLC is an investment adviser registered with the Securities and Exchange Commission offering advisory services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free, simple tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisors, and investing.

## Item 2: Relationship and Services

*Questions to ask us:* 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 investment services and advice can you provide me? Our firm primarily offers the following investment advisory services to retail clients: portfolio management and financial planning. As part of our standard services, we typically monitor client accounts on a regular basis. Our firm offers both discretionary advisory services (where our firm makes the decision regarding the purchase or sale of investments), as well as non-discretionary services (where the investor makes the ultimate decision). We do not limit the types of investments that we recommend. Our firm does not have a minimum account size. Please also see our Form ADV Part 2A (Firm Brochure), specifically Items 4 & 7.

## Item 3: Fees, Costs, Conflicts, and Standard of Conduct

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

What fees will I pay? Our fees vary depending on the services you receive. Additionally, the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us, and thus we have an incentive to increase those assets in order to increase our fee. For hourly fee arrangements, each additional hour we spend working for you would increase the advisory fee. Our fixed fee arrangements are based on the amount of work we expect to perform for you, so material changes in that amount of work will affect the advisory fee we quote you. Advisory fees are generally paid quarterly, in advance. We pro-rate fees for partial years of service, both in the initial year of service and in the final year of service. Advisory fees are subject to a minimum fee of \$100 per year, per client, pro-rated for partial years. You pay our fees even if you do not have any transactions and the advisory fee paid to us generally does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our Form ADV Part 2A (Firm Brochure).

Some investments impose additional fees that reduce the value of your investment over time. The same goes for any additional fees you pay to a custodian. Additionally, you will pay transaction fees, if applicable, when we buy or sell an investment for your account. You will pay fees whether you make or lose money on your investments. Fees will reduce any amount of money you make on your investments over time. Please make sure you understand what fees you are paying. Please see our Form ADV Part 2A (Firm Brochure) for additional details.

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 advisor, 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:

- For AUM fees, the more assets you have in your advisory account, the more you will pay us, and thus we have an incentive to increase those assets in order to increase our fee.
- For hourly fees, each additional hour we spend working for you would increase the advisory fee, and thus we have an incentive for you to agree to have us complete more work for you.
- For fixed fees, the more work we expect to perform for you, the higher our fee would be, and thus we have an incentive for you to agree to have us complete more work for you.

How do your financial professionals make money? Primarily, we and our financial professionals receive cash compensation from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. Please also see Item 10 of our Form ADV Part 2A (Firm Brochure) for additional details.

#### **Item 4: Disciplinary History**

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

Do you or your financial professionals have legal or disciplinary history? No, we do not have legal and/or disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

#### **Item 5: Additional Information**

Questions to ask us: *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 concerns about how this person is treating me?*

For additional information about our advisors, see our Form ADV Part 2B (Brochure Supplement). For additional information on our advisory services, see our Form ADV Part 2A (Firm Brochure) available at <https://adviserinfo.sec.gov/firm/summary/123287>. If you have any questions, need additional information, or want another copy of this Client Relationship Summary, please contact us at 217-735-1576.