

# Baron Financial Group, LLC

## Relationship Summary

Baron Financial Group, LLC (referred to as “we” or “us”) is registered with the U.S. Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it’s important for you to understand the differences. This relationship summary will explain the various services we offer, how we charge for those services, and conflicts of interest that exist when we provide our services.

To help you research firms and financial professionals, you can access free and simple tools 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 investment advisory services to retail investors (“you”). We generally provide access to a range of investment products, such as stocks, bonds, exchange-traded funds (ETFs) and mutual funds. The custodian that holds your account assets may limit the types of investments available to you. We encourage you to ask us whether any investment limitations or account requirements apply. Our standard service includes:

- Monitoring: We will monitor your investments on an ongoing basis and offer continuous advice regarding the investment of your funds, based on your investment goals and your pre-approved customized strategy.
- Investment Authority:
  - If you grant us discretionary authority for your investment account, we will buy and sell investments in your account without asking for your approval of the transaction in advance. You may limit our discretion, such as imposing reasonable restrictions on investing in certain securities or groups of securities.
  - If you have a non-discretionary account with us, it means you are required to initiate the transaction we recommend. You make the ultimate decision regarding the purchase or sale of investments.

Some of the other services we offer include:

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|-------------------------------|-----------------------------------|
| Financial Planning            | Retirement Planning               |
| Social Security Planning      | College Planning                  |
| Healthcare Planning           | Tax and Estate Planning Referrals |
| Medicare Specialist Analysis  | Mortgage Referrals                |
| Third-party Insurance Reviews |                                   |

#### ► 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?*

More information about our advisory services can be found in Items 4 and 7 of our [Firm Brochure](#). If viewing a paper version of this form, please visit [adviserinfo.sec.gov/firm/summary/144234](https://adviserinfo.sec.gov/firm/summary/144234) for a link to this document.

### What fees will I pay?

We charge an ongoing quarterly fee in advance, which is a percentage of the value of your account. You pay this fee even if we don’t buy or sell investments. The more assets you have in an asset-based fee account, the more you’ll pay us in fees. This creates an incentive to encourage you to increase the size of your account, including by transferring or rolling over assets from other accounts.

For clients with investment management, there will be an initial one-time planning fee of \$2,500 which is waived if the initial Assets Under Management is \$500,000 or greater. Stand-alone Financial Planning fees for clients without investment management are agreed upon prior to entering a contract with any client.

We receive no other compensation in addition to the advisory fee you pay.

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| <p><b>Other Fees and Costs</b></p> <p>Depending on the type of account and/or type of investment purchased, you may pay a transaction fee to the custodian when we buy and sell an investment for you and you may also pay fees to a broker-dealer or bank that will hold your assets. Some investments (such as mutual funds and ETFs) impose additional fees that will reduce the value of your investment over time. We do not receive any of these charges.</p> <p><b>Additional Information</b></p> <p>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.</p>  | <p><b>▶ QUESTION TO ASK US:</b></p> <ul style="list-style-type: none"> <li>• <i>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?</i></li> </ul> <p>More detailed information about our fees and the costs your account may incur can be found in Item 5 of our <a href="#">Firm Brochure</a>. If viewing a paper version of this form, please visit <a href="http://adviserinfo.sec.gov/firm/summary/144234">adviserinfo.sec.gov/firm/summary/144234</a> for a link to this document.</p> |
| <p><b>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?</b></p>  |   |
| <p>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.</p> <p>The more assets there are in your advisory account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account. If we recommend that you roll over your retirement plan assets into an account to be managed by us, such a recommendation creates a conflict of interest since we will earn an advisory fee on the rolled-over assets.</p> | <p><b>▶ QUESTION TO ASK US:</b></p> <ul style="list-style-type: none"> <li>• <i>How might your conflicts of interest affect me, and how will you address them?</i></li> </ul> <p>More detailed information about our conflicts of interest can be found in Items 5, 12 and 17 our <a href="#">Firm Brochure</a>. If viewing a paper version of this form, please visit <a href="http://adviserinfo.sec.gov/firm/summary/144234">adviserinfo.sec.gov/firm/summary/144234</a> for a link to this document.</p>  |
| <p><b>How do your financial professionals make money?</b></p>   |   |
| <p>As an independent firm, our firm’s partners receive income directly correlated to the firm’s income. Our other financial professionals receive salary compensation. We receive no cash or non-cash compensation from the sale of investment products, as we do not sell investment products.</p>   |   |
| <p><b>Do you or your financial professionals have legal or disciplinary history?</b></p>  |   |
| <p>No. Visit <a href="http://Investor.gov/CRS">Investor.gov/CRS</a> for a free and simple search tool to research our firm and our financial professionals.</p>   | <p><b>▶ QUESTION TO ASK US:</b></p> <ul style="list-style-type: none"> <li>• <i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i></li> </ul>   |
| <p><b>Additional Information</b></p>  |   |
| <p>Additional information about our firm is also available on the SEC’s website at <a href="http://www.adviserinfo.sec.gov">www.adviserinfo.sec.gov</a>. You can search this site by a unique identifying number, known as a CRD number (our firm’s CRD number is 144234), and at <a href="https://baron-financial.com/">https://baron-financial.com/</a> and by calling (201) 791-6408. Please contact us at 201-791-6408 if you would like a copy of our current registration (ADV) with the Securities and Exchange Commission. Free and simple tools are available to research firms and financial professionals at <a href="https://www.investor.gov/CRS">https://www.investor.gov/CRS</a>, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>              | <p><b>▶ QUESTION TO ASK US:</b></p> <ul style="list-style-type: none"> <li>• <i>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?</i></li> </ul>  |