



Agnello Financial Group, Inc.
February 12, 2024
Form CRS (Customer Relationship Summary)

Introduction

Our firm is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available 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?

When providing advisory services, we are held to a fiduciary standard that covers our investment advisory relationship with you, and we are required to act in the best interest of our clients and not place our own interests ahead of clients. However, at times our interests can conflict with your interests. When we provide recommendations, we must eliminate, mitigate or inform you of these conflicts, depending on the nature of the conflict. Our investment advisory representatives who are dually registered with Osaic Wealth, Inc. offer brokerage services to retail investors. Additionally, we offer the following investment advisory services:

	Investment Advisory ("Management")	Investment Monitoring	Financial Planning
Description	We provide investment management which includes constructing a portfolio of investments and providing ongoing supervision of your assets. We monitor your investments on a continuous basis.	We monitor your assets which are not actively managed by us on a periodic basis and provide investment advice for you to execute on your own. Ex: Your employer-sponsored retirement plan account.	We provide analysis in financial goals, estate planning, tax, cash flow, retirement, and investments. We do not monitor the investments made as a result of a financial plan unless you hire us for a separate service.
Process & Limitations /Authority	We provide you with investment advice and active management in your portfolio on a regular basis, complete a portfolio review at least annually, and correspond with you at least monthly to notify you of a monthly portfolio performance report. We offer non-discretionary management – you make the ultimate decision regarding the purchase or sale of investments.	Quarterly, you provide us your account statement(s), and then we correspond with you at least quarterly regarding your account(s). We offer non-discretionary advice – we make suggestions for you to implement if desired.	We create for you a one-time analysis. If your financial situation / investment goals change, you must notify us. Our advice is limited and not comprehensive. You have the decision as what to do with our analysis/financial plan.
Investment Offerings & Account Minimums	We do not have a limited investment offering of investments. We require a minimum account value of \$ 500,000, and have discretion to accept less.	The suggestions we make are based on the investment options available in the account(s) we are monitoring for you.	If we suggest investments for you, it is based on the account type/registration and where the account is held.

For additional information, please refer to Items 4, 7, and 13 of our Form ADV Part 2A at AdviserInfo.sec.gov/firm/summary/141522.

Conversation starters to 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?

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.

	Investment Advisory ("Management")	Investment Monitoring	Financial Planning
How are the fees calculated and paid?	Fees are negotiable, asset-based, determined by the aggregate of your advisory assets, the Adviser providing the service, and deducted quarterly directly from your designated account(s) based on the following schedule: 1.25% on the first \$ 250,000; 1.00% on the next \$ 750,000; 0.75% on the assets above \$ 1,000,000	Fees are negotiable, determined at the beginning of the service as a fixed fee, determined by account size, number of accounts, and the Adviser providing the service, and payable quarterly. Fees are payable to Agnello Financial Group, Inc.	Fees are negotiable, based on the Adviser providing the service, and start hourly at \$ 250/hr. Fees are payable to Agnello Financial Group, Inc.

	Investment Advisory ("Management")	Investment Monitoring	Financial Planning
Are there other fees which you do not receive and do you have conflicts of interest?	Our custodian assesses transaction fees when we buy or sell investments for you and assesses annual maintenance fees for group retirement plan accounts. You will also pay your proportionate share of internal management and administrative fees on any mutual fund or exchange-traded fund you own. The more assets there are in your account(s), the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account(s).	You will pay your proportionate share of internal management and administrative fees on any mutual fund or ETF you own. Your custodian and third party administrator also assesses fees.	Other fees depend on what you implement from your specific financial plan.

For additional information, please refer to your contract and Item 5 of our Form ADV Part 2A at AdviserInfo.sec.gov/firm/summary/141522.

Conversation starter to 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?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. When we provide investment advice to you regarding your retirement plan or individual retirement account, we are also fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. 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 affect the investment advice we provide you. For example, if you elect to implement investment advice received from us through one of our Advisory Representatives, such advice can be implemented on a fee basis through us through Osaic Wealth, our broker-dealer. Our Advisory Representatives will receive a portion of the fee. This practice presents a conflict of interest and gives your Advisory Representative an incentive to encourage you to increase the assets in your account(s) because the more assets there are in your account(s), the more you will pay in fees.

For additional information, please refer to Items 5, 10, and 14 of our Form ADV Part 2A at AdviserInfo.sec.gov/firm/summary/141522.

Conversation starter to 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?

Our financial professionals are compensated based on a portion of the investment advisory fees, fixed investment monitoring fees, and hourly financial planning fees. For investment advisory fees, the advice is implemented on a fee basis through us through Osaic Wealth, our broker-dealer, and our Advisory Representatives receive a portion of the fee; this practice presents a conflict of interest and gives your Advisory Representative an incentive to encourage you to increase the assets in your account(s) because the more assets there are in your account(s), the more you will pay in fees. The time and complexity of your situation and/or account are considered when determining a rate or fixed fee for our services. Separate from our investment advisory, monitoring, and financial planning services, our financial professionals receive a portion of commissions when implementing advice through our broker-dealer, Osaic Wealth, and also have received a forgivable retention based loan from Osaic Wealth.

Do your financial professionals have legal or disciplinary history?

Yes. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation starter to ask your financial professional:

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

Additional Information

For additional information about our services, please visit AgnelloFinancial.com, Investor.gov, BrokerCheck.Finra.org, your account agreement, if applicable, and our Form ADV Part 2A brochure on IAPD or Investor.gov. Additionally, you can request up-to-date information and/or a written copy of Form CRS by calling Agnello Financial Group, Inc. at (561) 833-7080.

Conversation starter to 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?



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Summary of Material Changes

The purpose of this addendum is to inform you of any material changes since the previous version of this Form CRS dated November 6, 2023.

On February 12, 2024, we updated our Form CRS (Customer Relationship Summary) to update our Financial Planning fees from \$ 200.00/hour to \$ 250.00/hour.