

## **Delta Financial Group, Inc. Form CRS**

### **ADV Part 3 - Form CRS (Customer Relationship Summary)**

#### **Item 1 Introduction**

03/15/2024

**Delta Financial Group, Inc.** is registered with the Securities and Exchange Commission as an Investment Adviser. This document gives you a summary of the types of services and fees Delta offers to its clients.

Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at **Investor.gov/CRS** which also provides information tailored to educate retail investors about financial professionals.

#### **Item 2 Relationships 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?

Our firm offers the following principal investment advisory services to retail clients. Our firm provides investment discretion for the following services. If you invest on a discretionary basis, our firm will buy and sell investments in your accounts without requiring your pre-approval on an ongoing basis until you notify us in writing to amend.

We offer these investment services through the selection of mutual funds, exchange traded funds, stocks and bonds in taxable tax-deferred and Roth accounts. Your funds or assets are held in your account and in your name at a qualified custodian such as Fidelity Investments or Charles Schwab/Charles Schwab Advisor Services. Included as part of our standard service is monitoring of your accounts, which occurs monthly for these accounts held at Fidelity or Charles Schwab. We buy and sell specific assets that we feel are the best to keep your portfolio aligned with our agreed upon asset allocation strategy (Statement of Investment Policy) of stocks, bonds and cash. We do expect a minimum account size.

We also offer investment advisory and financial planning services to retail clients in the following areas:

- Financial Planning
- Retirement Planning
- Portfolio Management
- Buying and Selling Securities
- Estate Planning
- Investment Recommendations
- Personal Investment Strategies

For additional information including minimum investment amounts, please see [www.deltafinancialgroup.com](http://www.deltafinancialgroup.com) or <https://www.adviserinfo.sec.gov/IAPD/default.aspx> for our Form ADV, 2A brochure (Items 4 and 7 of Part 2A or Items 4.A. and 5 of Part 2A Appendix 1).

#### **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? 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? 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 affect our advisory fee; the more you have in your advisory account, the more money you may pay us and thus we have an incentive to increase those assets under management in order to increase our fee. Our fixed fee arrangements are based on the complexity of your situation, so the material changes in that amount of work could affect the advisory fee we quote you. Portfolio management fees are quoted and billed in arrears. You pay fees even if you do not have transactions and it generally does not vary based on the type of investment selected.

**Conflicts of Interest:** When we act as your investment adviser, we have to act in your best interest and put your interests ahead of ours. 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 examples to help you understand what this means:

**How do your financial professionals make money?** Primarily we and our financial professionals benefit 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. Our financial professionals are compensated based on the amount of assets they service and therefore earn higher compensation for managing more of your money. Our professionals are compensated based on the needs of the client and therefore if the account is more complex, they may earn more. Some Investment Adviser Representatives receive a salary commensurate with their position within the firm.

**Additional Information:**

With the advent of our custodians waiving investment fees (on buying or selling stocks/bonds, mutual funds or exchange traded funds) there generally are no other fees or costs related to our services.

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.

**For more detailed information about our fees and costs please review our Form ADV, Part 2A brochure (specifically Items 5.A., B., C., and D.) which can be found at [www.deltafinancialgroup.com](http://www.deltafinancialgroup.com) or <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.**

**Item 4 Disciplinary History**

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

Our firm has no disciplinary history. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm 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 adviser or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

You can find additional information about our services and request a copy of the relationship summary by visiting [www.deltafinancialgroup.com](http://www.deltafinancialgroup.com); emailing at [sean@deltafinancialgroup.com](mailto:sean@deltafinancialgroup.com) or calling us at 908-542-9400.

For additional information on our services, see our brochure available at: <https://adviserinfo.sec.gov/firm/summary>