



## BERGER FINANCIAL GROUP CLIENT RELATIONSHIP SUMMARY

[Berger Financial Group, Inc.](#) (“Berger Financial”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an Investment Adviser. Brokerage and investment advisory services and fees differ. It is important for a retail investor to understand the 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?

Berger Financial offers investment advisory services to retail investors. These services include Wealth Management, Financial Planning, Robo Investment Management, Retirement and Estate Planning, Income Tax Planning and other services at the request of the investor. Berger Financial is typically granted discretionary authority to buy and sell investments in your account without seeking approval in advance. Investment advisory services includes monitoring of your investment portfolio at least annually. You may limit our discretion, such as by imposing reasonable restrictions on investing in certain securities. These investments include stocks, bonds, mutual funds, ETFs, options, allocation models, and other securities. Berger Financial provides financial planning and other services on a non-discretionary basis. We will make investment recommendations to you and you, as the investor, makes the ultimate decision whether or not to accept our recommendations. Berger Financial does not limit its recommendations and investment services to proprietary products or specific types of securities. Berger Financial does not require an account minimum to engage our services. For more detailed information about our services, refer to our [Form ADV 2A brochure](#). ([adviserinfo.sec.gov/firm/summary/308174](http://adviserinfo.sec.gov/firm/summary/308174))

### QUESTIONS 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?

**Description of Principal Fees and Costs:** Clients pay fees based on the types of services they select. We typically receive fee-based compensation that is calculated based on the value of the assets under management in the client’s account. Fees may be negotiated based on the nature of the services being provided and the complexity of each client’s circumstances. Retail Investors are billed in advance or arrears on a monthly or quarterly basis. The more assets a retail investor's advisory account holds, the more an investor will pay in fees, and we therefore have an incentive to encourage the investor to increase the assets in their account. We also charge fixed and hourly fees for financial planning and other services.

**Description of Other Fees and Costs:** Other fees charged to you that are related to your account are fees paid to the custodian and broker, fees related to mutual funds, ETFs, and transactional fees.

**Additional Information:** 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. The fees for investment advisory services are described in further detail in our Firm’s ADV, in particular, [Part 2A brochure, Items 5.A., B., C., and D.](#)

### QUESTIONS 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. At the same time, the way we make money creates 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.*

Some Investment Adviser Representatives at Berger Financial are registered representatives of PKS. In this capacity, advisers have the discretion to suggest that clients implement recommendations through PKS. This presents a conflict of interest as there is an incentive to recommend brokerage services and product based on the compensation received, rather than on the client needs. Additionally, some of Berger Financial employees are Certified Public Accountants and/or Licensed Insurance Agents. This creates an incentive to recommend these services to clients in order to generate additional compensation. **Additional Information:** For more detailed information regarding conflicts of interest, please see our [Form ADV, Part 2A brochure](#).

***QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL***

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

**HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

Berger Financial Professionals are paid a salary, awarded shares in the Employee Stock Ownership Plan and receive non-cash compensation in the form of an employee benefits package. Financial professionals, who are also insurance agents, can offer you insurance products from unaffiliated providers and receive commissions and other related revenues for the sale of such products. Our Financial Professionals can earn a bonus and additional compensation based on exceptional client service, retaining client relationships, developing new client relationships, and the financial results of our Firm.

Factors that affect how much our Financial Professionals are paid include: the amount of client assets they service; the revenue received for financial advisory and accounting services conducted by the Financial Professional; the time and complexity required to meet a particular clients' financial needs and objectives; and the licenses/designations that they hold.

**DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

Yes. Berger Financial and its Financial Professionals do have legal or disciplinary history to report. Please see [Investor.gov/CRS](#) for a free search tool to research Berger Financial and our Financial Professionals.

***QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL***

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- *As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

**ADDITIONAL INFORMATION**

You can also find additional information about our Firm and your Financial Professional on the SEC's Investment Adviser Public Disclosure website at [www.adviserinfo.sec.gov](#). CRD #308174. Please call us at (763) 746-2666 for up-to-date information about our services or to request a copy of our relationship summary.

***QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL***

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- *Who is my primary contact person?*
- *Is he or she a representative of an investment adviser?*
- *Who can I talk to if I have concerns about how this person is treating me?*