

## LGT Financial Advisors LLC – Form CRS

April 28, 2023

LGT Financial Advisors LLC (“we”, “us”, or “our”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Our services and compensation structure differs from that of a registered broker-dealer. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS). The site also provides educational materials about broker-dealers, investment advisers and investing. Information in text boxes below are intended to be conversation starters for you to have with us and are required by the instructions to Form CRS.

### ***What investment services and advice can you provide me?***

We provide discretionary investment management services and financial planning to individuals and their trusts and estates, charitable organizations, businesses and retirement plans(our “retail investors”). We manage client portfolios based on their investment objectives, risk tolerance, investment time horizon, and other special circumstances. We monitor client portfolios periodically and make changes as we determine necessary.

We generally manage portfolios on a discretionary basis, which means we have the authority to buy and sell investments in your account without speaking to you prior to doing so. You can place reasonable restrictions on the securities that we buy by notifying us, in writing.

We do not limit the scope of the universe of securities that we use in managing client accounts, and may use or recommend equity securities, fixed income securities, mutual funds, exchange traded funds (ETFs), and alternative investments. We may also recommend independent managers.

For more detailed information about our Advisory Business and the Types of Clients we generally service, please See Items 4 and 7, respectively in our Form ADV Part 2A.

<i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i>
<i>How will you choose investments to recommend to me?</i>
<i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i>

### ***What fees will I pay?***

Our investment advisory fee is based on a percentage of your assets under our management and generally ranges between 0.50% and 1.0% depending on the type of portfolio you maintain and the amount of assets that we manage for you. We either deduct our fee from one or more of your investment accounts or bill you for our services on a quarterly basis, in advance. Because our fee is based on the amount of your assets under our management, the more assets you entrust us to manage, the more you will pay us for our services. Therefore, we have an incentive to encourage you to increase the amount of assets that you entrust to us. Certain of our supervised persons may provide accounting services and the fees you pay for these services would be negotiated directly with them. For financial planning services, we typically charge either a fixed fee or we bill our standard hourly rates.

Your account will be held with a qualified custodian. Custodians generally charge transaction fees for effecting certain securities transactions. In addition, your assets will be invested in mutual funds, ETFs, and potentially other registered and unregistered investment companies. You will bear your pro rata share of the investment management fees and other fees of the funds, which are in addition to the fees you pay us. These fees and expenses are described in each fund’s prospectus or other offering documents and potentially include a management fee, distribution fee, and other fund expenses. You will also pay the fees for any independent manager. 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.

<i>Help me understand how these fees and costs might affect my investments. If I give you \$250,000 to invest, how much will go to fees and costs, and how much will be invested for me?</i>
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For more detailed information about our fees and costs related to our management of your account, please See Item 5 in our Form ADV Part 2A.

A copy of our Part 2A is available at:

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=833207](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=833207).

***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 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:

- \* We may recommend a particular custodian from whom we receive support services. This presents a conflict of interest, because our receipt of their support make us more inclined to continue using and recommending them.
- \* One or more of our financial professionals may recommend that you purchase an insurance product on a commission-basis as an insurance agent. This presents a conflict of interest, as the receipt of commissions may provide an incentive to recommend insurance products based on the revenue that they stand to receive, rather than on your particular need. No client is under any obligation to purchase any insurance commission products from our financial professionals.
- \* We may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage for an asset-based fee. If we don't currently manage your account held with your employer's plan, this will increase our compensation.

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

For more detailed information about our conflicts of interest, please review Item 4, 11 and 12 of our Form ADV Part 2A.

***How do your financial professionals make money?***

Our financial professionals are compensated on a salary basis and are eligible for discretionary bonuses. Bonuses are based on various factors, including the overall profitability of the firm. You should discuss your financial professional's compensation directly with your financial professional.

***Do you or your financial professionals have legal or disciplinary history? No***

We encourage you to visit [www.investor.gov/CRS](http://www.investor.gov/CRS) to research our firm and our financial professionals. Furthermore, we encourage you to ask your financial professional:

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

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Additional information about our firm is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may contact our Chief Compliance Officer at any time to request a current copy of your Form ADV Part 2A or our *relationship summary*. Our Chief Compliance Officer may be reached by phone at (214) 461-1539.

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

**Exhibit A – Material Changes to Client Relationship Summary**

We have removed any reference to recommendations of security products on a commission basis through Investment Security Corporation ("ISC") along with related conflict of interest. The firm and its representatives are no longer affiliated with ISC, a third party broker-dealer.

A copy of our Part 2A is available at:

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=833207](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=833207).