

## Form CRS Disclosure

### Fullen Financial Group

June 22, 2020

Fullen Financial Group is registered with the Securities and Exchange Commission as an Investment Advisor. An investment advisor differs from a broker dealer in the services provided and in the way the client is charged for services. As an investor it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals 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?

Fullen Financial Group (FFG) provides financial planning and investment advisory services to investors. Our investment recommendations are closely tied to each client's goals recognizing that investment strategies for different goals will vary. FFG primarily provides investment advice on mutual funds, Exchange Traded Funds (ETFs), United States government securities, municipal securities, money market funds and certificates of deposit. While providing coordinated financial planning, investment advice may be offered on issues related to other types of assets a client may own, including 401(k) plans, company deferred compensation and equity compensation plans, life insurance, annuities, business interests, interests in real estate partnerships, etc. FFG has discretionary authority over investment assets that it manages so that it can monitor and adjust investments based on the asset allocation targets created in the financial plan. FFG makes a concerted effort to meet with clients to conduct an annual update of the client's financial assets inside their financial plan using our planning and modeling tools. In conjunction with this update, an investment review is conducted which monitors a client's actual asset allocation against the asset allocation targeted to support their goals.

#### Things you may want 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?**

#### What Fees Will I Pay?

FFG's financial planning fees are subjectively estimated prior to the start of any engagement based on the client's income and assets, the perceived complexity of the plan and the anticipated time required to complete the plan. There are no minimum asset requirements. FFG targets a minimum planning fee of \$1,000. Investment management fees will generally be calculated based on investments in your account as set forth in the fee schedule to the Investment Management Agreement you sign. Fees are billed quarterly in advance. There are no fixed fees, wrap fees or other direct fee arrangements. However, some custodial fees, trading and brokerage fees, mutual fund and exchange traded fund management fees, insurance company fees (surrender fees, annuity fees) and banking and lending fees which cannot be avoided are passed through to the client.

**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 additional information about the fees and costs for our advisory services, please see our advisory program brochures, available at <https://adviserinfo.sec.gov/firm/brochure/135065>, your account agreements or speak with your advisor.

**Something you may want 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?

*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 is an example to help you understand what this means:*

Retirement Rollovers: If FFG recommends that a client roll over their retirement plan assets into an account to be managed by FFG, this recommendation creates a conflict of interest if FFG will earn a new (or increase its current) advisory fee as a result of the rollover. For additional information about our conflicts of interest when providing advisory services, please see our advisory program brochures, available at <https://adviserinfo.sec.gov/firm/brochure/135065>, your account agreements or speak with your advisor.

How do your Financial Professionals make money?

Our advisors are paid a salary and certain advisors receive a bonus for bringing in investments from a new client.

Do you or your financial professionals have legal or disciplinary history?

No

**Something you may want to ask us:**

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

For additional information about our investment advisory services, please see our advisory program brochures, available at <https://adviserinfo.sec.gov/firm/brochure/135065>, your account agreements or speak with your advisor. If you would like additional, up-to-date information or a copy of this disclosure, please call 614-372-5430.

**Something you may want 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?**