

Galt Financial Group, Inc. (referred to as “we” “us” or “our”), is registered with the U.S. Securities and Exchange Commission as a broker-dealer. As you have different choices when it comes to your investment solutions, brokerage and investment advisory services and fees differ and that it is important for you as a retail investor to understand the differences so you can carefully consider which types of accounts and services are right for you. To help you research firms and financial professionals, you can access free and simple tools available 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?

As a broker-dealer, we are committed to providing you with recommendations that are in your best interest and that do not place our interests, or those of our financial professionals, ahead of yours. We offer brokerage services to retail investors, and may recommend, a limited range of product offerings involving the buying and selling of specific asset classes such as mutual funds, variable life insurance or annuities, tax shelter or limited partnerships, private placements, and Real Estate Investment Trusts (REITs) which will generally limit your investment choices you have with us. Other limitations include those based on products that involve third-party arrangements such as revenue sharing and mutual fund service fees. As this range of investment options is limited, you are encouraged to ask your financial professional about any investment limitations that may exist. Our brokerage services include an assessment of a client’s current financial situation along with tailored guidance on account type and investment recommendations and after-tax investment solutions for individual and retirement accounts. However, in most cases, we provide recommendations to you on specific investments, but you make the final investment decisions for your account. We do not monitor investments held in brokerage accounts unless otherwise stated in writing. We do not have any minimum account sizes or investment amounts.

Additional information about our services can be found on our Website at www.hillfinancialadvisors.com/disclosures.



Questions to ask your financial professional:

- *Given my financial situation, should I choose a brokerage 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?

As part of your investment decision making process, it is important for you to know the fees and costs that you will incur for your brokerage services, including how frequently they are assessed and the conflicts of interest they create so you can carefully consider which types of accounts and services are right for you. We typically provide transaction-specific recommendations and receive compensation on a transaction-by-transaction basis (such as commissions) every time you buy or sell an investment. The transaction-based fee you pay varies based on the amount invested. For example, you will pay more when there are more trades in your account and that we may therefore have an incentive to encourage you to trade often. For investments in mutual funds, annuities, and alternative investments, we receive transaction-based fees from the investment product sponsor in the form of asset-based sales charges (call sales loads). Additional costs would include, for example, both costs associated with the purchase of the security, as well as any costs that may apply to the future sale or exchange of the security, such as deferred sales charges or liquidation costs. These fees are based on the amount invested in the product and, depending on the product, may be based on how long you hold the investment. When we receive asset-based sales loads, we have an incentive to recommend products or sponsors that include sales charges.

If applicable to your account, you will pay directly for other fees in addition to brokerage commissions, including account maintenance fees such as, trade confirmation processing, corporate actions and transfer fees and checking and wire fees. However, these fees are not charged by us if your account is held directly with the sponsor and not with us.

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 information about our fees and overall costs, please see our *Brokerage Compensation Information and Related Conflicts of Interest* disclosure document available on our Website at www.hillfinancialadvisors.com/disclosures.



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 providing recommendations? How else does your firm make money and what conflicts of interest do you have?

We receive compensation that typically varies depending on what securities transaction or investment strategy is being recommended. The source of our compensation may also vary, such as being paid directly by you as the investor, or by a product sponsor, or both. Because we are compensated for our recommendations there is a conflict of interest that exists between our recommendations and the varying amounts of compensation received from those recommendations.

When we provide you with a recommendation, 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 recommendations we provide you. Here are some examples to help you understand what this means. We receive compensation from third parties derived from the sale of securities or other investment products held by you, including asset-based sales charges or service fees on mutual funds, annuities, alternative investments, and other investments. This compensation includes ongoing distribution charges such as 12b-1 fees or trail payments which an investment product charges you and then pays to us. We also receive fees from investment products and/or their sponsors for administrative services we provide in relation to your investments. Similarly, we can receive different payments from different product providers (e.g., mutual funds) for a variety of reasons, such as payments for inclusion on our menu or platform of products offered. We do receive compensation from revenue-sharing agreements. These revenue-sharing fees are paid by product sponsors directly to us for marketing support, due diligence, and training as well as inclusion on our menu or platform of products offered. These compensation and revenue-sharing arrangements give us an incentive to recommend certain products over other products for which we receive less compensation. When we recommend a particular fund, we will provide more specific detail about compensation arrangements associated with the specific products offered or sold. However, we do not maintain any proprietary products or engage in principal trading.

Additional information about our brokerage conflicts of interest can be found at www.hillfinancialadvisors.com/disclosures.



Questions 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 who provide brokerage services will receive a portion of the commissions received from your trades. They also receive different rates of compensation based on production, including payments based on the amount of assets they service or the types of products they sell. Although your financial professionals must recommend investment products or manage your account in your best interest, these forms of compensation, such as brokerage commissions and other production related compensation models, create an incentive for them to recommend certain products, encourage you to trade more frequently or increase your investment account size. However, we do not have sales contests, sales quotas or non-cash compensation that are based on the sale of specific securities or specific types of securities.

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

Yes. You may visit Investor.gov/CRS for a free and simple search tool to research additional information.



Questions to ask your financial professional:

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

Additional Information

Additional information about us and our brokerage services can be found at www.hillfinancialadvisors.com/disclosures. You can also visit FINRA's BrokerCheck by searching by our name or by our CRD#146976. You can also contact us via email at brandon@wealth-inc.com or contact us directly at (805) 449-1132 to talk with any one of our financial professionals or support staff or to request an up-to-date information or a copy of this relationship summary.



Questions 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?*

Exhibit A: Summary of Material Changes

The following changes were made to our most recent version dated 2/29/24.

In Item 2.B under “What investment services and advice can you provide me?” we have updated our description of services to read, “We offer brokerage services to retail investors, and may recommend, a limited range of product offerings involving the buying and selling of specific asset classes...” from “We offer, and may recommend, a limited range of product offerings specific asset classes...” and added, “Our brokerage services include an assessment of a client’s current financial situation along with tailored guidance on account type and investment recommendations and after-tax investment solutions for individual and retirement accounts.”

In Item 3.A, under “What fees will I pay?” we have removed the statement, “We do not have any minimum account sizes or investment amounts.” and inserted this statement under Item 2.B.iv under “What investment services and advice can you provide me?” in accordance with the instructions.

In Item 2.D.v under “Questions to ask your financial professional,” we have corrected the typo to read, “What do these qualifications mean?” in place of “What do those qualifications mean?”

In Item 3.B, under “What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?” We have corrected the typo to read “we *do* receive compensation from revenue sharing agreements.” In place of “We do not...”

Item 4.B, under “Do you or your financial professionals have legal or disciplinary history?” we have updated the statement to read, “Yes.” In place of “Yes, some of our financial professionals have some form of disciplinary history.”

In Item 5.A, under “Additional Information,” we have shaded the text to be more prominently displayed in accordance with the instructions.