

Introduction

MFG Wealth Management, Inc. is registered with the Securities and Exchange Commission (SEC) as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you 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?

We offer the following investment advisory services to retail investors: Portfolio Management Services and Financial Planning Services.

We specialize in active portfolio management on a discretionary basis which means our firm will buy and sell investments in your accounts without requiring your approval in advance. Managed portfolio accounts are monitored through the ongoing management of the strategies as part of our portfolio management services. Our minimum account size is typically \$50,000 but may be waived by the firm. We do not restrict our advice to limited types of products or investments.

Our financial planning services include tax planning, insurance planning and estate planning.

For additional information, see Items 4 and 7 of our Form ADV Part 2A, available [here](#).

Key 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?

What fees will I pay?

We manage client accounts for a percentage of the assets under management. The negotiable annual fee ranges from 1% to 2%, depending on the size and complexity of the client's account. The fee is paid quarterly at the start of each quarter and deducted from the client's assets. Some investments, such as mutual funds, index funds, exchange traded funds and crypto index portfolios charge additional fees that will reduce the value of your investments over time.

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.

We charge fees for financial planning and investment advice. Financial planning includes tax planning, insurance planning and estate planning. These fees will be agreed upon between you and our firm.

For additional information, see Item 5 of our Form ADV Part 2A, available [here](#).

Key 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 goes 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:

- Our revenue comes from asset-based fees, therefore, the more assets there are in your advisory account, the more you will pay in fees, and we may have an incentive to encourage you to increase the assets in your account.
- Our firm's financial professionals include a licensed insurance agent. They have an incentive to recommend their services to you. If clients want our firm to implement insurance advice this person will earn sales commissions. Clients may be able to obtain lower fees and commissions from other brokers.

For additional information, see Items 5 and 12 of our Form ADV Part 2A, available [here](#).

Key question to ask us: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Our firm earns fees based on a percentage of the total value of your investment portfolio we manage. Our financial professionals receive a base salary and revenue sharing of the firm.

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

Our firm and financial professionals do not have legal or disciplinary history.

Key questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov. If you would like to request a copy of the relationship summary and Form ADV please go to www.mfgwealthmgmt.com or call us at (317) 780-1006.

Key question 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?