
Item 1 - Cover Page

MFG Wealth Management, Inc.
6920 South East Street, Indianapolis, IN
46227

317-780-1006

www.mfgwealthmgmt.com

March 22, 2024

This Brochure provides information about the qualifications and business practices of MFG Wealth Management, Inc. If you have any questions about the contents of this Brochure, please contact us at 317-780-1006 or mikem@mfgwealthmgmt.com. The information in this Brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Michael R. McCracken, CFP®, ChFC, President & CEO, is a registered investment adviser. Registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about MFG Wealth Management, Inc. is also available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

There were no material changes since our last annual amendment, dated March 21, 2023.

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Item 4 – Advisory Business

MFG Wealth Management, Inc. was formed in March 2003 as **MFG Wealth Management, LLC** and converted to an S-Corporation effective January 1, 2016. **MFG Wealth Management, Inc.** is principally owned by Michael McCracken and April McCracken. Michael McCracken is the President/Member and has been active in the industry since 1990. April McCracken is a Member and Terri Kontney is the Chief Compliance Officer/Member.

MFG Wealth Management, Inc. specializes in active Portfolio Management. **MFG Wealth Management, Inc.’s** portfolio strategies are designed using in-depth market analysis looking at the overall climate of the market, basic supply and demand rules, and effects on the major indices. The securities chosen for our strategies are selected based on this research and our analysis of companies' fundamental and technical data. By using available technology, we can access the critical information necessary to support our research process. In an effort to preserve profits, we incorporate a structured sell discipline (rule of thumb) into our portfolio management strategies. As a firm, we manage several different portfolio strategies and through our proactive communication process help our clients identify which, if any, of our strategies fits their risk tolerance and overall portfolio management needs. **MFG Wealth Management, Inc.** has selected Charles Schwab & Co., Inc. (Schwab)* as primary custodian for our clients' accounts.

In addition, **MFG Wealth Management, Inc.** may engage in Estate Planning, Business Planning and Family Financial Planning.

MFG Wealth Management, Inc. manages client assets on a discretionary basis and had \$98,000,000 in assets under management as of March 22, 2024.

*These materials have been independently produced by MFG Wealth Management, Inc. MFG Wealth Management, Inc. is independent of, and has no affiliation with, Charles Schwab & Co., Inc. or any of its affiliates (“Schwab”). Schwab is a registered broker-dealer and member SIPC. Schwab has not created, supplied, licensed, endorsed, or otherwise sanctioned these materials nor has Schwab independently verified any of the information in them. MFG Wealth Management, Inc. provides you with investment advice, while Schwab maintains custody of your assets in a brokerage account and will effect transactions for your account on our instruction.

Item 5 – Fees and Compensation

Active Portfolio Management Strategy

MFG Wealth Management, Inc. manages client accounts on a discretionary basis-for a percentage of the assets under its management. The negotiable annual fee ranges from 1% to 2%, depending on the size and complexity of a client's account. The fee is paid quarterly, at the start of each quarter and deducted from the clients' assets. If a client cancels, any prepaid fees will be refunded on a pro-rated basis upon request.

Below is **MFG Wealth Management, Inc.'s** Asset Value Based Management Fee Schedule:

<u>Asset Value</u>	<u>Annualized Fee Percentage</u>
\$0 – \$100,000	1.50%
\$100,000 - \$500,000	1.25%
\$500,000 and above	1.00%

Financial Planning

MFG Wealth Management, Inc. charges fees for financial planning and investment advice. Financial planning includes tax planning, insurance planning, retirement planning and estate planning. Financial planning services may include consultations and/or written plans, which analyze a client's financial situation and makes appropriate recommendations for strategies and methods of implementation of the strategies.

Fixed fees refer to written financial plans, which range from \$400 to \$10,000, depending on the complexity of a client's financial situation. For individuals or couples just getting started in life there is a discounted fee that ranges from \$400 to \$600. The negotiable fee is due upon presentation of the plan. The negotiable hourly fee is up to \$400 and is paid after the consultations. Negotiable annual retainer fees range from \$600 to \$10,000, depending on the complexity of a client's financial situation. The fee is paid quarterly, at the end of the quarter.

Below is **MFG Wealth Management, Inc.'s** Financial Planning Fee Schedule:

<u>Net Worth</u>	<u>Financial Planning Fee</u>	<u>Plan Update Fee</u>
Discounted Fee	\$400.00-\$600.00	\$100.00
\$0 - \$499,999	\$1,500.00	\$300.00
\$500,000 - \$1,000,000	\$3,000.00	\$600.00
\$1,000,000 and above	\$4,500.00 minimum*	\$900.00

* Total fee to be determined

Other services **MFG Wealth Management, Inc.** may provide clients is selecting and monitoring other money managers (registered in Indiana for IN clients and Florida for FL clients) on their behalf. When it does so, the other money managers pay **MFG Wealth Management, Inc.** a portion of the fees generated by the referred clients--clients do not pay directly for this service. In addition, **MFG Wealth Management, Inc.'s** investment advisor representative, Michael McCracken, sells insurance products for sales commissions. Clients should be aware that a conflict exists between the interests of **MFG Wealth Management, Inc.** and the interests of the clients; and the client is under no obligation to act upon the **MFG Wealth Management, Inc.'s**

recommendations; and if the client elects to act upon any of the recommendations, the client is under no obligation to affect the transaction through **MFG Wealth Management, Inc.**

Item 6 – Performance-Based Fees and Side-By-Side Management

MFG Wealth Management, Inc. does not charge any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 – Types of Clients

MFG Wealth Management, Inc. provides portfolio management services and financial planning services to individuals, high net worth individuals, trusts, estates, charitable organizations, corporations and small businesses and pension and profit-sharing plans. **MFG Wealth Management, Inc.** may also provide advisory services in the selection of other advisers. **MFG Wealth Management, Inc.** generally requires a \$50,000.00 minimum balance for certain client accounts.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

MFG Wealth Management, Inc. engages in fundamental and technical security analysis. The main sources of information are financial newspapers and magazines, research materials prepared by others, corporate rating services, annual reports, company press releases and various charting services. Investing in securities involves risk of loss that clients should be prepared to bear. Fundamental analysis also takes into consideration basic factors such as company earnings, balance sheet variables and management quality which are used to predict the future value of an investment.

Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of **MFG Wealth Management, Inc.** or the integrity of **MFG Wealth Management, Inc.**'s management personnel. **MFG Wealth Management, Inc.** has no information applicable to this Item.

Item 10 – Other Financial Industry Activities and Affiliations

Michael McCracken is engaged in professions other than providing financial planning and investment advice. He sells insurance products for sales commissions. That profession takes up a small portion of his work weeks.

Michael McCracken is licensed to sell, for sales commissions, insurance products through American General Life Insurance Company, among others.

Item 11 – Code of Ethics

MFG Wealth Management, Inc. has adopted a Code of Ethics for all supervised persons of the firm describing its high standard of business conduct, and fiduciary duty to its clients. The Code of Ethics includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts, and personal securities trading procedures, among other things. All supervised persons at **MFG Wealth Management, Inc.** must acknowledge the terms of the Code of Ethics annually, or as amended.

On occasion, Michael McCracken and Terri Kontney may buy or sell securities that they recommend to clients. There is no conflict of interest as the securities are widely held and publicly traded and they are too small advisors/investors to affect the market. In addition, they always place clients' interests before their own interests.

MFG Wealth Management, Inc. anticipates that, in appropriate circumstances, consistent with clients' investment objectives, it will cause accounts over which the adviser has management authority to effect the purchase or sale of securities in which the adviser and/or clients, directly or indirectly, have a position of interest. **MFG Wealth Management, Inc.'s** employees and persons associated with the adviser are required to follow the adviser's Code of Ethics. Subject to satisfying this policy and applicable laws, officers and employees of **MFG Wealth Management, Inc.** may trade for their own accounts in securities which are recommended to and/or purchased for the adviser's clients. The Code of Ethics is designed to assure that the personal securities transactions, activities and interests of the employees of **MFG Wealth Management, Inc.** will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the Code certain classes of securities have been designated as exempt transactions, based upon a determination that these would materially not interfere with the best interest of **MFG Wealth Management, Inc.'s** clients. In addition, the Code requires pre-clearance of many transactions, and restricts trading in close proximity to client trading activity. Nonetheless, because the Code of Ethics in some circumstances would permit employees to invest in the same securities as clients, there is a possibility that employees might benefit from market activity by a client in a security held by an employee. Employee trading is continually monitored under the Code of Ethics, and to reasonably prevent conflicts of interest between **MFG Wealth Management, Inc.** and its clients.

MFG Wealth Management, Inc.'s clients or prospective clients may request a copy of the firm's Code of Ethics by contacting Terri Kontney.

It is **MFG Wealth Management, Inc.'s** policy that the firm will not affect any principal or agency cross securities transactions for client accounts. **MFG Wealth Management, Inc.** will also not cross trades between client accounts. Principal transactions are generally defined as transactions where an adviser, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to

any advisory client. A principal transaction may also be deemed to have occurred if a security is crossed between an affiliated hedge fund and another client account. An agency cross transaction is defined as a transaction where a person acts as an investment adviser in relation to a transaction in which the investment adviser, or any person controlled by or under common control with the investment adviser, acts as broker for both the advisory client and for another person on the other side of the transaction. Agency cross transactions may arise where an adviser is dually registered as a broker-dealer or has an affiliated broker-dealer.

Item 12 – Brokerage Practices

MFG Wealth Management, Inc. has 2 types of clients--fee and commission. For fee clients: If clients want **MFG Wealth Management, Inc.** to recommend a broker, they will get a recommendation based on the broker's costs, skills, reputation, dependability and compatibility with the client, and not upon a financial arrangement between **MFG Wealth Management, Inc.** and the recommended broker.

MFG Wealth Management, Inc. has selected Schwab as the primary custodian for our clients' accounts. Schwab Advisor Services, which includes the custody, trading and support services of Charles Schwab & Co., Inc. ("Schwab"), is the leading provider of those services to independent investment advisors.

Schwab Advisor Services serves independent investment advisory firms like ours and includes the custody, trading and support services of Charles Schwab & Co., Inc. By using Schwab as primary custodian, MFG Wealth Management, Inc. has access to a wide range of products and services that help us serve our clients, including:

- Full range of investment products and trading services
- Technology and service support
- Wide array of investment account types including retirement accounts, charitable giving, and education accounts
- Full range of investment options such as stocks, mutual funds, bonds, exchange traded funds, CDs and other investments
- Technology and service support so investors can access all their accounts online and view positions, balances and account histories in one place

If clients want **MFG Wealth Management, Inc.** to implement the insurance advice, he will earn sales commissions. NOTE: Clients may be able to obtain lower fees and commissions from other brokers.

Item 13 – Review of Accounts

Managed portfolio accounts are monitored through the ongoing management of the strategies and individual review process. Commissionable accounts and financial planning accounts are reviewed at the clients' request.

Michael McCracken and Terri Kontney review client accounts as a team. They review client accounts on a portfolio analysis basis.

MFG Wealth Management, Inc. doesn't prepare regular client reports. Clients get statements from their broker-dealers, mutual fund and other money managers, as appropriate.

Item 14 – Client Referrals and Other Compensation

MFG Wealth Management, Inc. does not compensate anyone, either directly or indirectly for client referrals. As previously discussed under Item 10, Michael McCracken sells insurance products for sales commissions.

Item 15 – Custody

Clients should receive at least quarterly statements from the broker, custodian, bank or other qualified custodian that holds and maintains client's investment assets. **MFG Wealth Management, Inc.** urges you to carefully review such statements and compare such official custodial records to the account statements that we may provide to you. Our statements may vary from custodial statements based on accounting procedures, reporting dates, or valuation methodologies of certain securities.

Item 16 – Investment Discretion

MFG Wealth Management, Inc. manages client accounts on a discretionary basis. It limits its discretionary authority by prohibiting itself and Michael McCracken and Terri Kontney from withdrawing funds and/or securities from client accounts. In addition, discretionary transactions are limited to general securities, mutual funds, and options.

MFG Wealth Management, Inc. usually receives discretionary authority from the client at the outset of an advisory relationship to select the identity and the amount of securities to be bought or sold. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account.

Item 17 – Voting Client Securities/Class Action Litigation

As a matter of firm policy and practice, **MFG Wealth Management, Inc.** does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. **MFG Wealth Management, Inc.** may provide information to clients regarding the clients' voting of proxies.

In addition, **MFG Wealth Management, Inc.** does not evaluate eligibility or submit claims to participate in the proceeds of a securities class action settlement or verdict affecting securities owned by an advisory client. Clients retain the responsibility for receiving, evaluating eligibility and submitting claims for any and all securities maintained in client portfolios. **MFG Wealth Management, Inc.** may provide information to clients regarding the clients' evaluation of eligibility.

Item 18 – Financial Information

Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about **MFG Wealth Management, Inc.**'s financial condition. **MFG Wealth Management, Inc.** has no financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients and has not been the subject of a bankruptcy proceeding.

Item 19 – Requirements for State-Registered Advisers

Michael Ray McCracken is also actively engaged in:

- Self-employed as an agent in independent insurance sales, commenced in 1997 and occupies approximately 10% of his time

MFG Wealth Management, Inc.

Brochure Supplement

(ADV Part 2B)

Michael R. McCracken, CFP®, ChFC®

March 22, 2024

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Phone: 317-780-1006

mfgwealthmgmt.com

This brochure supplement provides information about Michael R. McCracken that supplements the MFG Wealth Management, Inc. brochure. You should have received a copy of that brochure. Please contact Terri L. Kontney, Chief Compliance Officer, at 317-780-1006 or www.mfgwealthmgmt.com if you did not receive MFG Wealth Management, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. McCracken is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Michael R. McCracken (“Mike”), CFP®, ChFC®, born in 1964, is the President and CEO of MFG Wealth Management, Inc. He earned a BA in speech from Geneva College in 1986. Mike began his career in 1990 and previously sold securities (and insurance products) through SagePoint Financial, Inc. (formerly American General Securities Incorporated) from 1997 to 2013 and was an investment advisor representative with American General Securities Incorporated, in its capacity as a registered investment advisor (2002-2003).

Certified Financial Planner™ (CFP®)

Qualification as a CFP® requires:

- pass the comprehensive CFP® Certification Examination
- agree to be bound by CFP Board’s Standards of Professional Conduct which put clients’ interests first and maintain ethical requirements that govern professional engagements with clients
- complete 30 hours of continuing education every two years

The CERTIFIED FINANCIAL PLANNER™ and CFP® are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”).

Chartered Financial Consultant® (ChFC®)

Qualifications as a ChFC® requires:

- Complete nine college-level courses that address all aspects of financial planning
- Agree to comply with The American College Code of Ethics and Procedures
- Participate in the Professional Recertification Program every two years

The Chartered Financial Consultant® and ChFC® are professional designations granted by The American College of Financial Services.

Item 3 – Disciplinary Information

None.

Item 4 – Other Business Activities

Mike is engaged in professions other than providing financial planning and investment advice. He sells insurance products for sales commissions. That profession takes up a small portion of his work week.

Item 5 – Additional Compensation

Mike does not receive any additional compensation from sources outside MFG Wealth Management, Inc. for providing advisory services.

Item 6 – Supervision

Investment decisions for the portfolio are made by Mike and his activities are monitored by Terri L. Kontney, Chief Compliance Officer. She can be reached at 317-780-1006.

Item 7 – Requirements for State Registered Advisors

No additional information to disclose.

MFG Wealth Management, Inc.

Brochure Supplement

(ADV Part 2B)

Terri L. Kontney, CFP®

March 22, 2024

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Phone: 317-780-1006

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This brochure supplement provides information about Terri L. Kontney that supplements the MFG Wealth Management, Inc. brochure. You should have received a copy of that brochure. Please contact Terri L. Kontney, Chief Compliance Officer, at 317-780-1006 or www.mfgwealthmgmt.com if you did not receive MFG Wealth Management, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Ms. Kontney is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Terri L. Kontney, CFP®, born in 1961, is Executive Assistant and Chief Compliance Officer of MFG Wealth Management, Inc. She earned a BS in general management from Purdue University in 1983. Terri previously sold securities (and insurance products) through SagePoint Financial, Inc. (formerly American General Securities Incorporated) from 1997 to 2013 and was an investment advisor representative with American General Securities Incorporated, in its capacity as a registered investment advisor (2002-2003).

Certified Financial Planner™ (CFP®)

Qualification as a CFP® requires:

- pass the comprehensive CFP® Certification Examination
- agree to be bound by CFP Board's Standards of Professional Conduct which put clients' interests first and maintain ethical requirements that govern professional engagements with clients
- complete 30 hours of continuing education every two years

The CERTIFIED FINANCIAL PLANNER™ and CFP® are professional certification marks granted in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board").

Item 3 – Disciplinary Information

None.

Item 4 – Other Business Activities

None.

Item 5 – Additional Compensation

Terri does not receive any additional compensation from sources outside MFG Wealth Management, Inc. for providing advisory services.

Item 6 – Supervision

Terri reports to Michael R. McCracken, President & CEO. Mr. McCracken can be reached at 317.780.1006.

Item 7 – Requirements for State Registered Advisors

No additional information to disclose.

MFG Wealth Management, Inc.

Brochure Supplement

(ADV Part 2B)

Jeffrey J. Gardner

March 22, 2024

6920 South East Street, Suite E
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Phone: 317-780-1006

mfgwealthmgmt.com

This brochure supplement provides information about Jeffrey J. Gardner that supplements the MFG Wealth Management, Inc. brochure. You should have received a copy of that brochure. Please contact Terri L. Kontney, Chief Compliance Officer, at 317-780-1006 or www.mfgwealthmgmt.com if you did not receive MFG Wealth Management, Inc.'s brochure or if you have any questions about the contents of this supplement.

Additional information about Mr. Gardner is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2: Educational Background and Business Experience

Jeffrey J. Gardner ("Jeff"), born in 1994, obtained a BS in finance from University of Indianapolis in 2017. Prior to joining MFG Wealth Management, Inc. in 2017 as a Financial Advisor, Jeff was employed as an IT and Programming Intern for BMO Capital Markets in 2016.

Jeff holds his Uniform Investment Adviser Law Exam Series 65 since 2017.

Item 3 – Disciplinary Information

None.

Item 4 – Other Business Activities

None.

Item 5 – Additional Compensation

Jeff does not receive any additional compensation from sources outside MFG Wealth Management, Inc. for providing advisory services.

Item 6 – Supervision

Jeff reports to Michael R. McCracken, President & CEO. Mr. McCracken can be reached at 317.780.1006. Jeff's activities are also monitored by MFG Wealth Management's compliance personnel.

Item 7 – Requirements for State Registered Advisors

No additional information to disclose.