

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

Epsilon Financial group, Inc. (EFG) is an investment advisor registered with the Securities & Exchange Commission (SEC). We provide advisory accounts and services rather than brokerage accounts and services. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information. There are some suggested questions on page 2.

Free and simple tools are available to research firms and financial professionals. This site also provides educational materials about Investment Advisors, Broker-Dealers, and investing: <https://www.investor.gov/CRS>

Broker-dealers and investment advisors differ. It is important for you to understand the differences. A broker-dealer acts for its own account or as an agent of an issuer, manufacturer or other third party. The broker-dealer is limited to the list of products it represents and has approved. The broker-dealer is generally not required by law to act as a fiduciary to its customers.

We are an independent investment advisor. We are not a broker-dealer. We are not affiliated with a broker-dealer. We do not act as agents or sales representative of issuers, manufacturers, or other third party products. We are not obliged by contract to represent any third party. We are obliged to represent our clients and are required by law to act as a fiduciary to serve them.

**Description of Services:** We offer investment advisory services to retail investors, utilizing publicly traded mutual funds and Exchange Traded Funds for most portfolios. As standard services, we discuss your investment goals, design a strategy to achieve your investment goals, and regularly monitor your account. We provide quarterly and annual reporting on your portfolio. You can choose an account that allows us to buy and sell investments in your account without asking you in advance (a discretionary account) or we may give you advice and you decide what investment to buy and sell (a non-discretionary account). Advisory services often include comprehensive financial planning. We are not limited to a list of proprietary products.

You can review our disclosure document which is designed to provide new and prospective clients disclosure of our business practices, potential conflicts of interest and background of the firm and firm's employees who provide investment advice. This additional detailed information on fees and costs is contained as required by the Form ADV, Part 2A brochure (specifically Items 5.A., B., C., and D.)

### **Here are some questions you can use to start a conversation with your financial professional:**

- *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?

**Description of Principal Fees and Costs.** This firm is Fee-Only: Fees and expenses are important to investors. They should be clear and transparent. We are an independent investment advisor and we are not affiliated with a broker-dealer. The fees we receive from you for our advisory services are either based on assets under management (AUM), a fixed fee or an hourly fee you agree to in advance. Our advisory fees are clear, transparent and set out upfront in writing. We charge fees quarterly. As an independent investment advisor, we are not affiliated with a broker-dealer, and we do not receive fees paid by issuers, manufacturers or other third parties for selling products.

**Additional Information:** 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. Custodians, such as Charles Schwab & Co. and investments such as mutual funds also charge fees for their services. We do not receive any compensation from these companies. We assist you in understanding the costs, and explain them to you. Please make sure you understand thoroughly what fees and costs you are paying.

**Here are questions you can use to start a conversation with your financial professional:**

- Help me understand how these fees and costs might affect my investments.
- Be specific: How much would I pay per year for an advisory account? What would make those fees more or less? What services will I receive for those fees?
- What additional costs should I expect in connection with my account?

**What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?**

Legal obligations. As your investment advisor, we are required by law to act as a fiduciary at all times, which means we act in your best interest and do not put our interest ahead of yours. Broker-dealers are not required to adhere to this standard.

Making money. As your investment advisor, we make money by clients paying us fees for our advice. We do not receive any compensation from any source other than our clients. Staff is paid salaries based on experience and client satisfaction. Firm owners also share in firm profits. No staff or owners receive compensation based on their investment or financial recommendations.

Conflicts of interest may still arise. When we act as your investment advisor, 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. As an investment advisor, we have a fiduciary duty to fully and fairly disclose conflicts of interest. Here are some examples to help you understand what this means. Our most likely conflict is negotiating a scope of services and a transparent annual fee for service with you so, the more assets you place in an advisory account, the more you will pay us, and therefore we have an incentive to encourage you to increase the assets in your account.

Additional Information: EFG may use the services of custodians such as Charles Schwab & Co. to hold Client assets. These custodians provide EFG with products and services that may be used to benefit us but may not directly benefit our Client accounts. They do provide us with support in our Client account management and servicing. Some of the services that we utilize include: trading software and technology; research, pricing and other market data; Assistance with back office functions including recordkeeping and Client reporting.

**Here is a question you can use to start a conversation with your financial professional:**

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

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

No. We do not have any legal or disciplinary history.

**Here is a question you can use to start a conversation with your financial professional:**

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

**Additional Information**

Visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals. For additional information on our advisory services, see our Form ADV brochure on IAPD at [Investor.gov](https://www.investor.gov) or on our website: [epsilonfg.com](https://epsilonfg.com). To report a problem to the SEC, visit [Investor.gov](https://www.investor.gov) or call the SEC's toll-free investor assistance line at (800) 732-0330. For up to date information about our services, costs and fees, and conflicts of interest, request a copy of Form ADV 2A as filed with the SEC, from our Chief Compliance Officer, Mark Sievers, at [mark@wealthmatters.com](mailto:mark@wealthmatters.com) or Telephone 707-428-5500.

**Here are some questions you can use to start a conversation with your financial professional:**

- Who is my primary contact person for my account?
- What can you tell me about his or her legal obligations to me?
- If I have concerns about how this person is treating me, whom can I talk to?