

## StrategiQ Financial Group, LLC - Form CRS

### **Item 1 Introduction**

StrategiQ Financial Group, LLC is registered with the Securities and Exchange Commission as an Investment Adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs) which also provides information tailored to educate retail investors about financial professionals.

### **Item 2 Relationships and Services**

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

Our firm offers the following investment management services to retail investors.

- Portfolio management—monitored continuously as part of our standard service.
- Buying and selling securities—monitored continuously as part of our standard service.
- Personal investment strategies—monitored continuously as part of our standard service.
- Our firm may be engaged to provide financial planning services but no investment management services.

Our firm provides investment discretion with respect to the above services. Any investments subject to our discretionary investment management are deemed assets under management. If you invest on a discretionary basis, our firm will buy and sell assets under management without requiring your pre-approval on an ongoing basis until you notify us in writing of your switch to investing on a non-discretionary basis. Our firm also provides investment analysis and nondiscretionary investment recommendations (“advisement services”) with respect to certain assets that are not assets under management (“assets under advisement”).

Our firm has a minimum investment requirement, subject to waiver.

**For additional information, see our Form ADV, Part 2A brochure (specifically Items V and VII of Part 2A or Items 4(A)) at <https://www.sfgweb.com/disclosures> or <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.**

Our firm offers the non-discretionary services listed below, except with respect to Assets Under Management, which means that you make the ultimate decision regarding the purchase or sale of such non Assets Under Management investments. Our planning services provide a snapshot, meaning that they are current as of the time that they are provided.

- Financial planning—our firm does not monitor your accounts.
- Retirement planning—our firm does not monitor your accounts.
- Estate planning—our firm does not monitor your accounts.
- Investment recommendations—our firm does not monitor your accounts.

#### **Conversation starters. Ask 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?*

### **Item 3 Fees, Costs, Conflicts and Standard of Conduct**

#### **What fees will I pay?**

Our firm charges an adviser fee for its investment management services of assets under management and advisement services with respect to assets under advisement, which is assessed quarterly. Our firm may charge a subscription fee for your access and use of its interactive wealth management platform and may charge a flat fee for the delivery of financial planning services. All of our fees are more fully described in our Form ADV Part 1A, Item 5.E. and our Form ADV Part 2A, Items 5(A) - (D). Sometimes, an adviser fee creates a conflict of interest (including as described below or in more detail in our Form ADV Part 2A).

- If our firm charges you asset based fees, more assets in the account will cause you to pay our firm more in fees and therefore we may have an incentive to encourage you to increase the amount of money invested in those accounts.
- If our firm charges you asset based fees that include asset based fees with respect to assets in particular strategies group, because the percentage fee applicable to each strategies group is different, we may have an incentive to encourage you to increase the amount of money invested in assets subject to a higher strategies group fee percentage.
- If our firm charges hourly fees, our firm has an incentive to recommend specific courses of action through the firm's services that may lead to representatives and/or the firm receiving additional compensation.

#### **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. Please make sure you understand what fees and costs you are paying.

For more detailed information about our fees and costs, see our Form ADV, Part 2A brochure (specifically Items 5(A) - (D)) at <https://www.sfgweb.com/disclosures> or <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.

**Conversation starters. 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 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 to you. Here are examples to help you understand what this means.

**Conversation starters. 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?**

Most of our professionals are salaried. These professionals may receive discretionary periodic bonuses that may be related, among other things, to the assets that they service or the revenue that the firm earns. Some of our professionals are not salaried and their compensation may be a fixed fee for services or a variable fee based on our firm's revenues. Our professionals, therefore, may, but do not necessarily, earn (1) higher compensation if our firm manages more of your investments or the value of your investments subject to our management increases or (2) lower compensation if such investments of yours managed by our firm, or their value, decreases.

**Do you have other conflicts of interests?**

Yes, they are described in our Form ADV, Part 2A brochure. Below is one of such described conflicts of interest.

**Conflict:** Our firm's recommendation to you to rollover any of your retirement plan assets into an account managed by our firm creates a conflict of interest when our firm receives an additional adviser fee for the investment management of such rolled-over assets. Our firm has an economic incentive to encourage you to (A) roll plan assets into an IRA that is subject to our firm's investment management services and an additional adviser fee or (B) engage our firm to provide advisement services to you, subject to an additional adviser fee, with respect to a retirement account of yours maintained at your employer.

**How our firm addresses the Conflict:** Our firm considers various factors before recommending such rollover, including but not limited to: (i) the investment options available in the plan versus the investment options available in an IRA, (ii) fees and expenses in the plan versus the fees and expenses in an IRA, (iii) the services and responsiveness of the plan's investment professionals versus SFG, (iv) protection of assets from creditors and legal judgments, required minimum distributions, beneficiary options and age considerations, and (v) employer stock tax consequences, if any. Our firm reminds you that you have four options regarding an existing retirement plan (and can engage in a combination of these options): (a) leave the money in your former employer's plan, if permitted, (b) roll over the assets to your new employer's plan, if one is available and rollovers are permitted, (c) rollover to an IRA, or (d) cash out the account value (which could, depending upon your age, result in adverse tax consequences). Our firm also explains that leaving your plan assets with your old employer or rolling your assets to a plan sponsored by a new employer will result in no compensation to our firm (unless the account maintained at your employer is an asset under advisement, according to your investment advisory agreement with our firm, with respect to which our firm provides investment analysis and recommendation services and receives investment advisory fees). In connection with a rollover of your retirement plan assets to one or more IRAs managed by our firm, our firm and our investment adviser representatives working with you in connection with such rollover serve as your fiduciaries under ERISA, or the Internal Revenue Code, or both.

**Additional information:**

For more detailed information about our conflicts of interests, see our Form ADV, Part 2A brochure (specifically Items IV(G)(3), X(C), XI(B) - (D), and XIV(A)) at <https://www.sfgweb.com/disclosures> or <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.

**Item 4 Disciplinary History**

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

Yes, one of our firm's investment adviser representatives has reportable disclosures. However, our firm and its executive officers do not have any reportable disclosures. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Conversation Starters. Ask your financial professional:**

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

**Item 5 Additional Information**

You can find additional information about our services and request a copy of the relationship summary by visiting [www.sfgweb.com](http://www.sfgweb.com); emailing at [msleuwen@sfgweb.com](mailto:msleuwen@sfgweb.com) or calling us at 219-736-8902.

**Conversation starters. 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 to Form CRS

### Summary of changes to the Adviser Client Relationship Summary (Form CRS) of StrategIQ Financial Group, LLC (“StrategIQ”)

StrategIQ updated its Client Relationship Summary (Form CRS) as of March 30, 2022. The material changes are as follows:

**Item 2 Relationship and Services** contains some amendments with respect to the discretionary and nondiscretionary investment management services provided by StrategIQ, as well as the advisement, financial counselling or financial planning services provided by StrategIQ.

**Item 2 Fees, Costs, Conflicts and Standard of Conduct** provides additional detail regarding the existence of a conflict of interest when retirement plan assets are rolled-over into accounts subject to the investment management services of StrategIQ and StrategIQ receives an additional adviser fee for its investment management services applicable to such rolled over assets.