

# Form ADV Part 3 – Client Relationship Summary

Date: 03/13/2025

## Item 1: Introduction

Elevated Financial Group is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free, simple tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisers, and investing.

## Item 2: Relationships and Services

What investment services and advice can you provide me? Our firm primarily offers the following investment advisory services to retail clients: portfolio management (we review your portfolio, investment strategy, and investments); financial planning (we assess your financial situation and provide advice to meet your goals); selection of other advisers (we select a third-party adviser for you to use). As part of our standard services, we typically monitor client accounts on a quarterly basis. Estate planning through wealth.com is offered for a separate fee. Our firm offers discretionary advisory services (where our firm makes the decision regarding the purchase or sale of investments). We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio, but do not limit these investments to proprietary products. Our firm does *not* have a minimum account size. Please also see our Form ADV Part 2A ("[Brochure](#)"), specifically Items 4 & 7.

***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?*

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

What fees will I pay? Our fees vary depending on the services you receive. Additionally, the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee. The fee is negotiable based on the size, complexity, and number of the account(s) managed. The maximum advisory fee will not exceed 1.75%. Asset-based portfolio management fees are withdrawn directly from the client's accounts with client's written authorization on a monthly basis. For clients engaged in our investment management services, our financial planning services are included in the advisory. For clients only engaging our Firm for financial planning services, financial planning is offered under a separate agreement and separate fee. Fees are paid in arrears, based on the average daily balance of the previous month. The timing, frequency, and method of paying fees for selection of third-party managers will depend on the specific third-party adviser selected. Stand-alone financial planning fees are hourly or a fixed fee. The hourly financial planning fee is \$500 per hour. Fixed financial planning fees range between \$500 and \$100,000. 50% of the financial planning fee is collected upon engagement and the remaining 50% upon delivery of the plan. Clients who utilize the estate planning document creation services offered through Wealth.com will be charged a negotiated flat fee between \$0- \$1,000. These fees may be paid via check or wire. All fees are negotiated and agreed upon at the time of engagement. Our Firm will never receive prepayment six (6) months or more in advance of plan delivery, that exceeds \$1200. You pay our fees even if you do not have any transactions and the advisory fee paid to us generally does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our [Brochure](#).

Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. The same goes for any additional fees you pay to a custodian. Additionally, you will pay transaction fees, if applicable, when we buy or sell an

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investment for your account. 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. Please also see our [Brochure](#) for additional details.

***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 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 you. Here are some examples to help you understand what this means:

- Our financial professionals can receive commissions and therefore have an incentive to recommend products that provide them or us additional compensation over those that do not
- For AUM fees, the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee
- For hourly fees, each additional hour we spend working for you would increase the advisory fee and thus we have an incentive for you to agree to have us complete more work for you
- For fixed fees, the more work we expect to perform for you, the higher our fee would be and thus we have an incentive for you to agree to have us complete more work for you

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

How do your financial professionals make money? Primarily, we and our financial professionals receive cash compensation from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. Our financial professionals also have the ability to receive commissions from clients and therefore have an incentive to recommend products that provide them or us additional compensation over those that do not. Please also see Item 10 of our [Brochure](#) for additional details.

## Item 4: Disciplinary History

Do you or your financial professionals have legal or disciplinary history? Yes. Some of our registered personnel have legal and disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

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

## Item 5: Additional Information

For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/334353> and any individual brochure supplement your representative provides. If you have any questions, need additional information, or want another copy of this Client Relationship Summary, then please contact us at 317-533-7721.

***Questions 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?

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## Material Changes

**March 13, 2025-** The Firm added the following to Item 2: Estate planning through wealth.com is offered for a separate fee. The Firm added the following to Item 3: The maximum advisory fee will not exceed 1.75%. For clients engaged in our investment management services, our financial planning services are included in the advisory. For clients only engaging our Firm for financial planning services, financial planning is offered under a separate agreement and separate fee. Clients who utilize the estate planning document creation services offered through Wealth.com will be charged a negotiated flat fee between \$0- \$1,000.