



# Relevé Financial Group

## Client Relationship Summary (Form CRS)

March 2024

Relevé Financial Group, LLC ("RFG") is registered with the Securities and Exchange Commission as an investment advisory firm. Investment advisory services and fees differ from those offered through a brokerage firm, 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](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### **WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?**

**Wealth Management:** RFG offers a comprehensive suite of financial planning, consulting, and investment portfolio management services through a wrap-fee program. RFG advisors work with you to understand your individual investment objectives, liquidity and cash flow needs, time horizon, and risk tolerance, as well as any other factors pertinent to your specific financial situation. RFG tailors its advisory services to accommodate your needs, monitors your portfolio on a continuous basis, and seeks to ensure that your portfolio is managed in a manner consistent with your specific investment objectives.

RFG will manage your account on a discretionary basis (we can buy and sell investments in your account without asking you in advance) or a non-discretionary basis (we will obtain approval from you prior to executing any transactions, so you make the ultimate decision regarding the purchase or sale of investments). We generally do not limit advisors to proprietary products or a limited menu of products and types of investments. This service will continue pursuant to the terms of the executed Advisory Agreement. We do not have a minimum to open an account.

**LIVE WELLthy™:** RFG, and our founder, Dawn Dahlby, offer online subscription-based coaching and advising services through [dawndahlby.com](https://dawndahlby.com). Dawn has created the LIVE WELLthy™ online platform that is designed to assist people of all ages grow financially empowered. DawnDahlby.com is an educational platform that merges effective teachings of self-help with finance. Visitors can access free information and tools to help them to better understand and manage their worth and their wealth. DawnDahlby.com also offers a proprietary online advisory platform, which is a monthly subscription-based self-guided paid program. The platform provides educational videos to teach members how to improve their self-worth, earn the right income for their skillset, and build a financial plan to grow their wealth.

**Investment Management:** RFG offers investment management services to LIVE WELLthy™ Clients. RFG's investment management services are offered through certain sub-advisors, who are registered investment advisors and broker-dealers. This service will continue pursuant to the terms of the executed Advisory Agreement. We do not have a minimum to open an account.

**Additional Information:** For more information about our services, please review our ADV Part 2A and Wrap Fee Program Brochure, found [here](#).

#### Conversation Starters

- "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?**

**Wealth Management & Investment Management Fees:** The amount paid to our firm and your financial professional generally does not vary based on the type of investments selected on your behalf. The asset-based fee reduces the value of your account and will be generally deducted from your account. Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time. Wealth Management Fees are billed quarterly in advance. Investment Management fees through Betterment are billed quarterly in arrears. Our fees vary and are negotiable. Generally, the more assets you have in the advisory account, the more you will pay in total fees. We, therefore, have the incentive to increase the assets in your account in order to increase our fees. The asset-based fees you will pay for our wrap fee program will include most transaction costs and fees to a broker-dealer or bank that has custody of these assets and, therefore, are higher than a typical asset-based advisory fee. You will also pay fees to a broker-dealer or bank that will hold your assets (called "custody"). You pay our advisory fee even if there were no transactions within the account.

**LIVE WELLthy™:** DawnDahlby.com also offers a proprietary online advisory platform, which is a monthly subscription-based self-guided paid program. Members may choose to opt for by either paying a monthly fee or a



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lifetime membership, which is a one-time fee. Fees may vary but will not exceed \$7,500 per year. LIVE WELLthy™ online platform fees for Dawndahlby.com are paid by credit card or PayPal. RFG will not have access to client credit card or bank account 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.

**Additional Information:** For more information about our fees, please review our ADV Part 2A and Wrap Fee Program Brochure, found [here](#).

### Conversation Starters

- “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:

**Example 1:** For investment accounts we manage, we get paid based on the assets in your account. We may recommend that you add assets or funds to that account. Even though that advice may be in your best interest, that advice is conflicted because the more money in your account, the more we would collect in fees from you.

**Example 2:** You may wish to withdraw money from your investment accounts to pay off debt. We may recommend against doing so. Even though that advice may be in your best interest, that advice is conflicted because withdrawals from our investment account will decrease the amount of fees that we would collect from you.

### Conversation Starters

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

**Additional Information:** For more information about our conflicts, please review our ADV Part 2A and Wrap Fee Program Brochure, found [here](#).

## **HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

We pay our financial professionals a salary and bonuses based on the profitability of the firm. They also can receive commission payments on insurance product sales.

## **DO YOU OR YOUR FINANCIAL PROFESSIONAL HAVE LEGAL OR DISCIPLINARY HISTORY?**

No. Our financial professionals do not have legal and disciplinary events. Visit [www.investor.gov](http://www.investor.gov) for a free and simple search tool to research our firm and our financial professionals.

### Conversation Starters

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

## **ADDITIONAL INFORMATION**

To find additional information about RFG’s advisory services, please contact us via phone at 612-801-5440 or email at [kacie@relevefinancialgroup.com](mailto:kacie@relevefinancialgroup.com). Additional information can also be found by visiting SEC’s IAPD website by clicking [here](#).

### Conversation Starters

- “Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?”