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THE ROCKWELL FINANCIAL GROUP BROKERAGE SERVICES DISCLOSURE BROCHURE

The Rockwell Financial Group (“TRFG” or the “Firm”) is a dually-registered financial services firm, which means that TRFG is registered as both a broker-dealer and an investment advisor with the United States Securities and Exchange Commission (“SEC”) pursuant to the Securities Exchange Act of 1934 and the Investment advisor Act of 1940. As a broker-dealer, TRFG is also a member of the Financial Industry Regulatory Authority (“FINRA”), the Securities Investor Protection Corporation, the New York Stock Exchange and the National Futures Association. When you work servicing you as a broker-dealer or an investment advisor because different costs, conflicts of interest and other considerations can apply to our relationship. **Accordingly, unless otherwise stated, TRFG and your financial professional are acting in a brokerage capacity and not as an investment adviser when servicing your account.** References in this brochure to “us” or “we” refer to TRFG and its associated persons / financial professionals.

The purpose of this brochure is to provide you with detailed information about our brokerage services, and expand upon the important disclosures in the TRFG Customer Relationship Summary or “Form CRS.”

In this brochure, we explain the following:

1. TRFG and your financial professional’s role and responsibilities as a broker-dealer and an associated person of a broker-dealer;
 2. The type and scope of services available to you, including certain limitations on the specific securities or investment strategies that we can recommend to you;
 3. The fees and costs that apply to investments you make with TRFG; and
 4. The conflicts of interest that are associated with the securities and account recommendations that create an incentive for your financial professional to place their interest ahead of the retail customer’s interest.
1. **TRFG and Your Financial Professional Act as a Broker-Dealer and an Associated Person of a Broker-Dealer**

TRFG is a full-service broker-dealer that provides brokerage services to you and other retail customers. Brokerage services include the purchase, sale, holding and exchange of securities. In general, our brokerage services are non-discretionary, which means that you make the decision regarding whether or not to buy, sell or otherwise transact in your account. As a broker-dealer, we will provide execution, clearing and custody services to effect your instructions. In connection with providing these brokerage services to you, TRFG and its financial professionals may make recommendations to you that we believe to be in your best interest. These recommendations may include whether to open a



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certain type of brokerage account with TRFG and whether to buy, sell, exchange, or hold a security or a series of securities (i.e. an “investment strategy”) in your brokerage account.

When we make a recommendation to you, we must have a reasonable basis to believe that the recommendation is in your best interest. This means that we are required to place your interests ahead of our own when recommending securities, investment strategies and account types to you. Among other things, we do this by evaluating the conflicts of interest that impact our relationship and eliminating them to the extent we can. Because certain conflicts of interest cannot be eliminated, we have procedures in place to mitigate and disclose them to you.

2. Type and Scope of Services Offered to You

As discussed above, when we provide brokerage services to you, we may make recommendations regarding (i) the type of brokerage account to open with TRFG; (ii) whether to buy, sell, hold or exchange certain investments; and (iii) whether to implement certain investment strategies available to you. Each of these types of recommendations are explained in more detail below.

Recommendations Regarding Brokerage Accounts:

TRFG offers different types of brokerage accounts with different features and, in certain cases, different costs. Certain brokerage accounts have tax-advantage features that can help you reach specific financial goals such as saving for education (e.g., 529 Plan Accounts) or health care (e.g., Health Savings Accounts), while others have features that permit specific types of investment activity (e.g., Options Accounts). The following table lists the various brokerage accounts offered by TRFG to retail investors:

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| <ul style="list-style-type: none">• Traditional Individual Retirement Accounts (IRAs)• Roth IRAs• Retirement Plan Accounts• 529 Plan Accounts• Coverdell Education Savings• Health Savings Accounts• Archer Medical Savings Accounts | <ul style="list-style-type: none">• Uniform Gift to Minors Act (UGMA) Accounts• Uniform Transfer to Minors Act (UTMA) Accounts• Trust Accounts• Individual / Joint Taxable Accounts• Margin Accounts• Option Accounts |
|--|--|

Account Minimums: You are not required to hold a minimum level of assets in your brokerage accounts with TRFG.

TRFG opens brokerage accounts on your behalf when you complete TRFG's **New Account Application Form and Account Agreement**, which contains additional important information regarding the nature of each type of brokerage account we offer.

Rollover and Transfers of External Accounts

Your financial professional may recommend that you sell assets held in an account away from TRFG and rollover or transfer the proceeds from that sale to one or more TRFG accounts. For example, your financial professional may recommend that you liquidate your employee retirement plan (e.g., a 401 (k) plan) and roll over the cash proceeds into a TRFG IRA. When we do so, we are required to have a reasonable basis to believe that the rollover or transfer is in your best interest.

Recommendations to Buy, Sell, Hold or Exchange Securities

In general, brokerage accounts are "non-discretionary," which means that you make the ultimate decision whether to buy, hold, sell or exchange investments in your account. Even when we make recommendations regarding the securities in your account, we will not act until you instruct us to do so.

Account Monitoring: In general, while your financial professionals may voluntarily review your account holdings and provide you with an unsolicited recommendation, we will not monitor your account on a regular basis.

Agency vs. Principal Trades: When transactions occur in your account with us, we act as either an agent or as principal. The capacity in which we are acting will be reflected on your trade confirmation.

- When we engage in an agency trade, we act as an intermediary between you and the buyer of a security when you sell the security, and between you and a seller of the security when you buy a security. TRFG does not own or have some other beneficial interest in the securities involved in a sale, purchase, or exchange transaction done on an agency basis. In these circumstances, TRFG acts as a broker.
- When we engage in a principal trade, TRFG buys or sells for an account in which TRFG has a beneficial ownership interest, which in most cases is a proprietary account. In other words, TRFG sells to you a security that it holds in its own account or purchases the security from you for purposes of holding the security in its own account. In these circumstances, TRFG acts as a principal (also called a dealer).

Recommendations of Investment Strategies



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TRFG and your financial professional may recommend to you one or more investment strategies. An investment strategy is a series of transactions in securities that are done for the purpose of accomplishing a specific investment or economic outcome such as “income-generating” or “tax- advantaged” or “non-correlating.” A strategy would also include recommendations to you to use a bond investment technique called “laddering,” or a lending strategy called “margin.” Your financial professional may also recommend the use of a 3rd party investment manager as part of his or her investment strategy recommendation.

Bases for Our Recommendations and Limitations on Our Recommendations

Before we recommend a transaction, investment strategy or type of brokerage account, we will ask you for certain information regarding you, your financial goals and your investments. We use this information to form a customer profile that we will rely on to form a reasonable basis to believe our recommendations are in your best interest.

While we offer a broad range of investments in individual securities (such as common stocks and bonds) and investment companies (such as mutual funds), we do not offer or recommend every investment that could be available to you in the global or U.S. marketplace. Rather, we only offer investments that we have a reasonable basis to believe could be in the best interest of retail investors, given our Firm’s investment philosophy and capabilities.

In addition, certain investments, such as municipal bonds and commodities, can only be recommended by financial professionals with specific registration and licensing. Not all of our financial professionals have the appropriate securities licenses from FINRA to make recommendations to buy, sell, or exchange securities or recommend strategies involving all types of securities. Your financial professional will discuss with you and provide you with information about their ability to recommend certain types of investments.

Investment Risks

Even when we have a reasonable basis to believe an investment is in your best interest, you can still lose some or all of your money when investing. No investments are “guaranteed” and you should only invest assets for which you are willing to accept some risk of loss. We cannot guarantee that you will meet your investment goals, or that our recommended investments or investment strategy will perform as anticipated. The risks

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attendant to any investment or investment strategy vary in both nature and scope, and it is important that you understand the risks of your investments before making a decision. The following are some basic risks involved in a variety of investment types:

- **Risk of Principal Loss**: The risk that you will lose some or all of the money you invest.
- **Volatility**: The risk that your investments will fluctuate in value.
- **Interest Rate Risk**: The risk that the value of your investments may decrease with fluctuations in interest rates.
- **Liquidity**: The risk that you may not be able to access your invested assets for a certain period of time, and that if you need those assets sooner, you may have to pay a substantial penalty.
- **Issuer Credit Risk**: The risk that the company that created or issued your investment will not have the ability to pay when your investment is due.

There are other risks associated with investing in securities. You should consult the available offering documents for each security we recommend for information on the specific risks associated with the recommendation. Offering documents include prospectuses, offering memorandums, private placement memorandums, and similar documents. We can provide those documents to you upon request, or help you find them. If offering documents or other written disclosures are not available with regard to a particular security, your financial professional can help explain any potential investment risks to you.

3. Fees and Costs that Apply to Your Transactions, Holdings, and Accounts

The following describes the material fees and costs that you directly or indirectly will pay for brokerage services. These fees and costs are paid to TRFG. In turn, a portion of these fees and costs are paid to your financial professional, which we explain below under “Compensation of Your Financial Professional.”

Commissions

When TRFG acts as your agent, TRFG charges you a commission when TRFG executes a purchase, sale or exchange transaction of certain types of securities. A commission is either a flat dollar amount per trade, or a percentage of the total price of the securities involved in the trade. Commissions typically range between 1% - 3% of the total price of the securities. We generally do not charge more than a 5% commission for equity securities and a 3.5% commission for fixed income products (which includes both fixed income commissions and any “mark-up” or “markdown” charge). The commission amount is deducted from your account. In general, there is a minimum commission of \$35 you will pay for any transaction involving a stock, bond or option, but if the cost of



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the securities is less than that minimum amount, you will pay a percentage-based amount.

Commission amounts can vary depending upon certain factors such as the size of a transaction or the type of securities involved. In addition, your financial professional may have the ability to modify the amount of commissions TRFG will charge for a securities transaction within certain parameters. Your financial professional may charge different commissions for different clients for the same transactions involving identical securities. You should discuss with your financial professional the commissions he or she charges, and whether such commissions are negotiable.

Mark-ups and Mark-downs

There are costs associated with transactions in any financial product. When you purchase or sell investments in a principal transaction, the cost of purchasing the investment may include a charge called a “mark-up.” This means that when TRFG sells you a security from its inventory, TRFG will sell the security to you at a price that is higher than the market price of the security. The difference between the sales price and the market price (or “spread”) is the “mark-up” and is a form of compensation paid to TRFG. It’s important for you to understand that the higher the price for your particular investment — including the mark-up — the lower your yield, or return on investment.

On the other hand, if TRFG buys a security from you for purposes of taking that security into its own inventory, TRFG often will buy the security from you at a price that is lower than the market price. The spread between the purchase price paid to you and the market price is called a “mark-down.” The “mark-down” is not direct compensation. However, TRFG may then sell that security to another customer or a third party. If the sales price is higher than the price that TRFG purchased the security from you, the difference or spread is compensation paid to TRFG.

Mutual Fund-Related Compensation

When you purchase or sell mutual fund shares, you pay compensation to TRFG in connection with such purchase and sale transactions. In addition, TRFG may also receive compensation from the mutual fund. TRFG receives this compensation in exchange for the analysis required to make a recommendation, processing your securities transactions, and performing services on behalf of the fund such as shareholder recordkeeping and distribution of fund-related documents.

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Commissions, Loads and Contingent Deferred Sales Charges

With certain exceptions described herein, you will pay a “sales load” in connection with the purchase or sale of your mutual fund shares. A sales load is similar to a commission, and it is expressed as a percentage of the value of your investment in the fund. Therefore, the amount of your investment in a mutual fund is equal to the difference between the investment value per share of the mutual fund (called the “net asset value” or “NAV”) and the total sales charge. The loads that may be charged generally fall within a range of 1% and 5.75%, but will not exceed 8.5%.

Each mutual fund may charge different loads, while some do not charge loads (called “no load” funds). In addition, most mutual funds issue different share classes. The amount of the load or the type of load (front-end load or back-end load) will vary based on the share class you purchase. Depending on the type of mutual fund, you may be charged a load at the time of purchase, time of sale, or a mix of both. A sales load that you pay when you purchase fund shares is called a “front-end load.” A sales load that you pay when you sell your mutual fund shares is a “back-end load,” which is often called a “contingent deferred sales charge” or “CDSC.” The mutual fund often will reduce or eliminate the back-end load/CDSC if you hold your shares for a period of time, e.g., two years.

12b-1 Fees

We may recommend that you purchase mutual funds that pay us a “distribution” or 12b-1 fee for our efforts in selling (i.e. distributing) the mutual fund shares. A 12b-1 fee is a form of indirect compensation paid by all investors in the mutual fund or mutual fund share class. Not all mutual funds pay 12b-1 fees and some mutual funds pay 12b-1 fees only if you purchase certain share classes. The amount of 12b-1 fees paid vary by mutual fund and/or mutual fund family. The 12b-1 fees of the funds recommended by TRFG and your financial professional generally range from 0.25% and 0.75% of a fund’s average net assets per year. However, they will never be more than 1% of a fund’s average net assets per year. Other fees, such as sales loads, apply in addition to 12b-1 fees. While these fees are not paid from your account, they are paid from the mutual fund and as a result reduce the fund’s net asset value and thus the value of your investment in the fund.

Sub-transfer Agent and Shareholder Servicing Fees

Mutual funds often pay us other fees, called sub-transfer agent fees and shareholder servicing fees, in exchange for providing certain shareholder



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services on behalf of the funds, such as accounting and recordkeeping services. These fees are a percentage of the fund's average net assets per year and the percentage paid to TRFG generally ranges up to 0.35%, though that number can be higher or lower. The fees are not paid from your account, but are paid from the mutual fund. As a result, the fees reduce the fund's net asset value and thus the value of an investment in the fund. Therefore, these fees are a form of indirect compensation paid by all investors in the mutual fund. Generally, whether TRFG receives these fees is not dependent on the share class in which you invest.

As discussed, the fees and costs connected to your purchase and sale of mutual fund shares vary by fund and fund share class. You may not be eligible to purchase all share classes. For example, some share classes are only available to institutional investors or certain retirement plans. You can learn more about these fees by reviewing the mutual funds' prospectuses, which your financial professional can make available to you upon request.

Credit Interest and Cash Sweeps Program Fees

When you open an account, our financial professionals may recommend you "sweep" excess cash balances that are not invested into either (i) our Bank Insured Deposit ("BID") program, which is an account at a participating bank whose deposits are insured by the Federal Deposit Insurance Corporation ("FDIC"), or to (ii) a money market mutual fund.

We receive fees from participating banks in the BID program (including from our affiliate, PlainsCapital Bank) for administrative services and other financial benefits for providing sweep funds on deposit to participant banks. These fees reduce the interest rate paid to you. Your introducing broker's financial professionals may also be paid a portion of fees retained by your introducing broker. As a result, we have an incentive to recommend that you participate in the BID program. Please refer to the TRFG Bank Insured Deposit Program Terms and Conditions document for additional information.

The TRFG Bank Insured Deposit Program Terms and Conditions document contains information and other disclosures regarding our services, fees and other compensation. The Rockwell Financial Group, our affiliates, financial advisors and subcontractors reasonably expect to receive in connection with different cash sweep vehicles and related services provided to your plan and/or account. This information is intended to be sufficient to comply with the Department of Labor regulation on reasonable contracts or

arrangements under section 408(b)(2) of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”).

Money market funds also pay us record keeping fees, service fees and other compensation that increases when more of our clients’ funds are invested in the money market fund. As a result, we have an incentive to recommend only those money market funds that pay us higher fees over those that pay us lower fees, although our financial professionals do not share in those fees.

Other Fees and Costs

TRFG charges you a number of other fees connected to your account. These fees compensate TRFG for maintaining your accounts, performing certain transactions involving your account, reporting requests, and other services. These fees are deducted from your account. For example, TRFG charges an annual fee to maintain IRAs or tax-qualified retirement plan accounts because of the rules to which such accounts are subject under the Internal Revenue Code and the Employee Retirement Income Security Act of 1974. TRFG may also charge an account termination fee. Furthermore, if you trade securities on margin, which means you borrow money from TRFG to purchase securities for the purpose of selling those securities at a later date (a “short sale”), you will pay TRFG interest for the period of time you borrow from TRFG. This is only a brief description of the other fees and costs that may be charged.

TRFG provides all of these other fees and costs in TRFG’s Customer Information Brochure. Your financial professional can also provide you a copy.

Compensation of Your Financial Professional

TRFG pays compensation to your financial professional. The amount of that compensation is a percentage of revenue that he or she generates for TRFG. The revenue includes the above-discussed commissions, spreads, loads, contingent deferred sales charges, and 12b-1 fees, but does not include the above-discussed third party payments and revenue sharing paid to TRFG.

To the extent your financial professional is “dually registered” as a broker and an investment adviser, he or she may also receive revenue in connection with the sale of advisory products and services not discussed in this Brochure. Additionally, the percentage of the revenue paid to your financial professional increases if he or she meets certain revenue thresholds. For example, if he or she generates revenue for TRFG of a certain amount, the percentage he or she receives is 40%, but if he or she exceeds a certain dollar threshold, that percentage will increase, e.g., 50%



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4. Conflicts of Interest

A “conflict of interest” is an incentive or interest that might influence TRFG or your financial professional, consciously or unconsciously, to make a recommendation that is not disinterested. At TRFG, we have procedures in place to identify, eliminate, and where elimination is not possible, mitigate and disclose all material conflicts of interest associated with the securities we offer and those conflicts that create an incentive for your financial professional to place his or her interest ahead of yours. In this section, we discuss certain material conflicts that apply to our relationship.

Commissions and Other Transaction-Based Compensation

TRFG has an incentive to recommend that you sell, buy, or exchange securities more frequently because doing so increases the transaction-based compensation TRFG receives. Additionally, TRFG has an incentive to recommend that you engage in transactions involving securities for which it may charge higher commissions (e.g., options) than what may be charged for other securities (e.g., domestic stocks).

Agency Cross Transactions

TRFG and your financial professional may engage in agency cross transactions. In these circumstances, TRFG and your financial professional may match customers who want to sell a security with another customer who wants to buy that same security (or vice versa). As a result, TRFG will enter into the purchase/sale transaction between the two clients rather than purchasing or selling the security through an exchange or otherwise engaging in the transaction with a party who does not have an account with TRFG. TRFG does not charge a commission in the event of an agency cross transaction. Therefore, when TRFG enters into agency cross transactions on behalf of some customers but not others, TRFG may be incentivized to charge higher commissions to those customers for whom it does not enter agency cross transactions in order to make up the lost commission revenue.

Principal Transactions, Mark-ups and Mark-downs

When we act as principal, TRFG and your financial professional sell you securities that we hold in a firm account or buy securities from you for our own account. As described earlier in this Brochure, TRFG’s compensation is a mark-up when it sells you a security in a principal trade. When TRFG sells you a security from its own account, it may create

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incentives for us to generate trading profits or minimize losses, and thus to act against your best interest. Additionally, when TRFG holds a security in its own account, it bears the risk of owning that security. Therefore, it has an incentive to recommend that you buy the security, even though buying it may not be in your interest.

Third Party Payments and Revenue Sharing

TRFG has an incentive to only offer mutual funds and other investments that make third party payments or enter into revenue sharing agreements with us, as described above under the heading “Fees and Costs that Apply to Your Transactions, Holdings, and Accounts.” TRFG also has an incentive to recommend these investments to you because the more client assets that invest in them the more payments and revenue we receive.

Payment for Order Flow

TRFG may receive remuneration in return for directing some customer orders for execution to particular exchanges or market centers. This remuneration, known as payment for order flow, is considered compensation to TRFG and may include non-cash items such as reciprocal arrangements, discounts, rebates or reductions or credits against fees that would otherwise be payable in full by your Financial Professional. This arrangement creates a conflict of interest for TRFG to route orders to certain exchanges or market centers in exchange for such compensation.

Conference Sponsorships

TRFG and/or its affiliate will periodically sponsor conferences attended by your financial professional and other registered representatives associated or affiliated with TRFG. These conferences are an opportunity for our registered representatives to learn about investment products and services, market performance, economic trends, and other issues important to conducting the business of a broker-dealer and an associated person of a broker-dealer. TRFG and/or its affiliate will give affiliates and unaffiliated third parties, such as investment managers, mutual fund families, insurance companies, and other financial services providers, the opportunity to sponsor the conference by paying a sponsorship fee. As a conference sponsor, the financial services provider will have greater access to TRFG’s representatives than other financial services providers so that the sponsor will have a better opportunity to educate our representatives about its products and services.

Underwriting of “New Issues”



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TRFG and your financial professional may recommend that you invest in securities issued in an initial public and/or secondary offerings (“new issues”) for which TRFG and/or its affiliate acts as a manager, underwriter and/or a member of the selling group. TRFG has a conflict of interest in recommending these securities. TRFG receives all or a portion of the “gross spread,” which represents the difference between the price that you pay for the security and the price for which TRFG and/or its affiliate purchases the security. This gross spread may be higher or lower in connection with certain offerings. In addition, TRFG has a substantial interest in assuring that the offering is successful because TRFG and/or its affiliate bears the financial and reputational risk of not selling all or most of the securities. Therefore, TRFG has incentives to recommend that you purchase these new issues for these reasons, rather than based on your needs.

Proprietary Products

TRFG and your financial professional may recommend that you purchase securities or utilize strategies that involve securities, products and/or services that are proprietary, which means that they are sponsored, issued, advised, managed or otherwise provided by TRFG or its affiliates. There are a number of reasons why TRFG might recommend proprietary securities, products and/or services to you over those that are non-proprietary. TRFG and/or its affiliate often receive compensation in connection with proprietary securities, products and/or services that it would not receive if you purchased a non-proprietary security, product and/or service. Additionally, TRFG and/or its affiliate might receive benefits other than compensation, such as the ability to borrow capital from you to fund the operations of TRFG and/or its affiliate or increase the deposits held by an affiliated bank. TRFG might use its customer base as a market for selling proprietary securities, products and/or services that might not be purchased by persons who are not its customers. Therefore, TRFG has a conflict of interest when it recommends proprietary securities, products and/or services to you.

Presently, TRFG offers two proprietary products to retail clients. The first, a commercial paper product, consists of short-term, promissory notes issued by TRFG.

In addition, as discussed above, TRFG offers a BID program, which is an FDIC-insured account that sweeps funds to participant banks, including PlainsCapital Bank which is an affiliate of TRFG, in increments up to \$250,000 to achieve FDIC insurance coverage up to \$5 million. Cash swept under the BID program benefits participant banks, including our affiliate, PlainsCapital Bank, because they use these cash deposits to fund their lending, investment and other bank activities, and earn net income from the difference between the interest they pay on deposits under the BID program and the fees paid to

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TRFG and the income they earn on loans, investments and other assets. The greater the amount of the cash balance maintained in your account that is swept to a bank deposit account (which could be as a result of a recommendation from your financial professional), the more PlainsCapital Bank benefits. In addition, the interest rate paid to you by participant banks, including PlainsCapital Bank, can be lower than prevailing market interest rates that may have been paid on accounts otherwise opened directly with such Participant Bank.

Limitations on Your Financial Professional's Ability to Make Certain Recommendations

Your financial professional can only recommend services and products for which the financial professional is properly licensed. For example, certain of our financial professionals are licensed to provide brokerage services but not investment advisory services. Additionally, if your financial professional is not licensed to recommend certain types of investments for which additional licensing is required (such as municipal bonds, commodities futures, or off-exchange foreign exchange transactions), he or she cannot recommend those securities or related strategies even if purchasing such securities or taking advantage of such strategies is in your best interest. Accordingly, you should discuss with your financial professional whether he or she is licensed to provide you with the investment advice that is appropriate for your financial needs.

Rollovers, Account Transfers and Similar Transactions

Generally, TRFG does not permit your financial professional to make recommendations regarding the purchase, sale, or exchange of securities or recommendations regarding investment strategies with regard to securities not held at TRFG. Such accounts are called "held away" accounts. In order for TRFG and your financial professional to provide brokerage services including such recommendations, TRFG and your financial professional have an interest in recommending that you open one or more accounts with TRFG, liquidate your holdings at another firm, and move your assets to the TRFG account. TRFG and your financial professional are incentivized to make such a recommendation even if doing so is contrary to your interest because we only receive compensation for providing brokerage services if the assets are held by TRFG. For example, if you have an account in your employer's retirement plan, TRFG and your financial professional have an interest in recommending that you take a distribution from your retirement plan account and rollover the proceeds to an IRA held at TRFG. TRFG and your financial professional also have an incentive to recommend that you liquidate your brokerage account at another broker-dealer and transfer the proceeds to one or more accounts held at TRFG.

Compensation of Your Financial Professional



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As an inducement to your financial professional to leave another broker-dealer and join TRFG as a representative, TRFG may pay your financial professional one or more cash bonuses. In general, these bonuses are based upon the number of clients, the number of client accounts, the amount of assets brought to TRFG, and/or other similar metrics. Therefore, your financial professional has an incentive to recommend that you “follow” that financial professional from another firm and transfer those amounts to one or more TRFG accounts, even if such transfer is not in your interest.