Michael A. Langlois, MBA, CFP® *dba* Strategic Financial Group - CLIENT RELATIONSHIP SUMMARY (CRS)

As of June 30, 2020

INTRODUCTION

Michael A. Langlois, MBA, CFP® dba Strategic Financial Group (SFG) is a State of Rhode Island Registered Investment Advisor (RIA). For additional information, please refer to the Securities and Exchange Commission (SEC) Brochure ADV I & II at www.adviserinfo.sec.gov/firm/brochure/123877 . Free and simple tools are available at www.investor.gov/crs, which also provides educational materials about broker/dealers, investment advisers, and investing.

Is an Investment Advisory Account Right for You?

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you.

We are an investment advisor who offers comprehensive financial planning rather than brokerage accounts and asset management. However, separately, Michael A. Langlois, MBA, CFP® dba Strategic Financial Group (SFG) through association with Geneos Wealth Management (GWM) as a Registered Representative, and Investment Advisor Representative (IAR), can offer securities brokerage and investment asset advisory. Additional information regarding GWM is available at www.adviserinfo.sec.gov/firm/brochure/120894 .

Conversation Starter:

Given my financial situation, should I choose financial planning? Why or why not? What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

RELATIONSHIPS AND SERVICES

SFG is considered separate and outside Registered Investment Advisor business with Geneos Wealth Management (GWM). SFG's primary focus is financial planning on a flat fee or hourly basis. You will have a specific Financial Planning Engagement Agreement outlining financial planning services to be performed on your behalf. The Engagement Agreement, when applicable, will remain in place for typically for one year or until terminated by you or SFG.

SFG, as a standalone investment advisor, **does not offer** investment supervisory and/or securities brokerage services. However, through our affiliation with Geneos Wealth Management (GWM) securities brokerage can include accounts direct with product companies, such as certain securities-type insurance (variable products-insurance/annuities) and mutual fund companies where Geneos acts as your broker/dealer.

SFG is limited to using GWM as the broker/dealer of record for brokerage services and utilizes their investment advisory services for managed accounts as an Investment Advisor Representative of GWM. Additional information about GWM and its ADV I & II filing and its CRS are available at geneoswealth.com/disclosures .

For additional information on SFG, please refer to www.adviserinfo.sec.gov/firm/brochure/123877

Conversation Starter:

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

CONFLICTS OF INTEREST

Michael A. Langlois, MBA, CFP® dba SFG will disclose to you all material fiduciary conflicts of interest where applicable when serving you in the capacity of an SFG Investment Advisory Representative (IAR) and/or Certified Financial Planner (CFP®).

We must act in your best interest. However, it is possible for there to be a financial incentive to invest in certain investments sponsored or managed with SFG affiliates such as Geneos Wealth Management. Financial professionals may receive compensation if you purchase these investments under brokerage and/or investment advisory managed accounts with GWM.

You, as a client of SFG, **are not** required to implement any recommendation of the financial plan created for you. You are free to choose any financial professional you wish to work for you outside of SFG.

Conversation Starter:

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 cost, and how much will be invested for me?

SUMMARY OF FEES AND COSTS

Michael A. Langlois, MBA, CFP® dba SFG's financial planning fees are negotiated between you and SFG in advance and are outlined clearly in your Engagement Agreement. These fees may be a flat fee, hourly fee or a per project basis. For additional information regarding SFG, see Form ADV I & II, Item 5 at www.adviserinfo.sec.gov/firm/brochure/123877

Billing Frequency	Minimum Fee	Maximum Fee
One Time	$250.00	$25,000.
Hourly	$150/hr.	$300/hr.
Periodic	$100/period	$25,000/period

• Michael A. Langlois, MBA, CFP® dba SFG **does not receive payments from third parties**, which creates conflicts of interest. However, GWM does receive third party payments. For more information see: www.geneoswealth.com .

• Michael A. Langlois, MBA, CFP® dba SFG does not engage in revenue sharing arrangements. However, GWM does have revenue sharing. For more information see: www.geneoswealth.com/disclosures/.

• Michael A. Langlois, MBA, CFP® dba SFG through its affiliation with Geneos Wealth Management, can offer securities products on a commission or fee basis under GWM Investment Advisor Representative agreement. You are under no obligation to purchase or sell through GWM. However, if you choose to implement a plan, we have created for you, we may earn commissions in addition to any fees paid for advisory services.

Available Financial Planning Services

- SFG will consult with you on your desired financial goals, risk tolerance, present and future obligations, as well as present and future income.
- We will provide an analysis and recommendations related to your specific area of financial planning as requested by you.
- Financial Planning topics that can be selected are:
  - Budgeting and Cash Flow Analysis
  - Income Tax Planning Analysis
  - Education Planning
  - Estate Planning Analysis
  - Investment Analysis and Planning
  - Fringe Benefit Analysis
  - Retirement Planning

COMPARING FINANCIAL PLANNERS AND/OR INVESTMENT ADVISORS

Choosing a financial planner and/or investment advisor is one of the most important decisions you will make. Not all financial planners are alike. By comparison, they may have different skills, experience, and methods of analysis, as well as their fees, costs and compensation structures.

Preferably, you will work with a CFP® professional who can communicate to you in plain language and has experience working with clients like you.

More information on this topic can be found at www.letsmakeaplan.org/choose-a-cfp-professional/find-a-cfp-professional.

DISPLINARY FINDINGS

Michael A. Langlois, MBA, CFP® dba Strategic Financial Group does not have any disciplinary or legal events to disclose.

Visit www.investor.gov for a free and simple search tool to research our firm and our financial professionals.

ADDITIONAL INFORMATION

We encourage you to seek out additional information about your investment advisor. Following are links and other helpful suggestions.

- For info on SFG, go to www.adviserinfo.sec.gov/firm/brochure/123877.
- For info on GWM, go to www.adviserinfo.sec.gov/firm/brochure/120894.
- Additional information may be provided to you by your financial professional, such as brochures and/or supplementary disclosures.

• What are your legal obligations to me when providing recommendation under your broker/dealer, GWM, or when acting as my investment advisor?

• Ten Questions to Ask Your CFP® professional. www.letsmakeaplan.org.

Conversation Starter:

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

For additional Information regarding Geneos Wealth Management (GWM), please see Fee Disclosure forms, conflicts links, Form ADV, Part 2A brochure (Items 4 and 7 of Part 2A or Items 4.A, and 5 of Part 2A Appendix 1) and IAPD on www.investor.gov or on their website www.geneoswealth.com/disclosures/ , as well as any brochure supplement or other disclosures your financial professional provides.

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