



## FORM CRS December 15, 2022 (Customer Relationship Summary)

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### Introduction

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The Patriot Financial Group is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational material about broker-dealers, investment advisers and investing.

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### What Investment Services and Advice Can You Provide Me?

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Our firm offers investment advisory services to retail investors, including individuals, trusts and estates. The Patriot Financial Group provides both **discretionary** accounts (advisers can buy and sell investment without asking the client in advance) and **non-discretionary** accounts (adviser will provide recommendations, but you decide what investments to buy and sell.) The Patriot Financial Group also offers fee-based financial planning, hourly consulting services, third party money managed accounts and wrap fee programs which are accounts where no separate transaction charges apply and a single fee is paid for advisory services and trading costs.

For those Clients to whom The Patriot Financial Group provides investment supervisory services, accounts are monitored on a continuous basis.

#### For Additional Information:

“Visit [Part 2A](#) to see The Patriot Financial Group’s Form ADV, Part 2A brochure (Items 4 and 7) and Appendix 1 (Item 4).”

#### 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?”

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### What Fees Will I Pay?

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Investment advisory fees will be billed monthly or quarterly, either in advance or in arrears, as mutually agreed upon between the Advisor and the Client as set forth in Schedule A of the Client’s applicable Investment Management Agreement. Fees are calculated based on the monthly/quarter-end security valuations as provided by the Client’s designated Custodian. The more assets there are in a retail investor’s account, the more a retail investor will pay in fees, and their firm may therefore have an incentive to encourage the retail investor to increase the assets in his or her accounts. The Patriot Financial Group offers financial planning services either on an hourly or fixed fee basis, ranging up to \$500 per hour.

Your investment assets will be held with a qualified custodian. Custodians generally charge brokerage commissions and/or transaction fees for effecting certain securities transactions. To the extent you have engaged us on a wrap fee basis you will not incur these fees in addition to our investment management fee for assets in the program. However, relative to all mutual fund and exchange traded fund purchases, certain charges will be imposed at the fund level (e.g. management fees and other fund expenses).



**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 Additional Information  | Conversation Starters   |
|---|---|
| Please reference The Patriot Financial Group's Form ADV Part 2A Item 5 and Appendix 1 Item 4. | <i>"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?"</i> |

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### **What are your legal obligations to me when providing recommendations as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

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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 recommendations and investment advice we provide you. Below is an example:

- Advisory Persons are also registered representatives of Cetera Financial Specialists. This presents a potential conflict of interest because advisory persons who are registered reps have an incentive to effect securities transactions for the purpose of generating commission rather than solely based on the Client's need.

| For Additional Information  | Conversation Starters   |
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| Please reference The Patriot Financial Group's Form ADV Part 2A and Appendix 1. | <i>"How might your conflicts of interest affect me, and how will you address them?"</i> |

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### **How do your financial professionals make money?**

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The Patriot Financial Group's financial professionals receive a portion of the fees you pay. These are examples of how your Financial Professional is compensated:

- In an advisor account, you pay us a fee based upon either the value of the assets in the account of an annual or hourly fee. Your Financial Professional receives a portion of the fees that you pay us.
- In some instances, Financial Professionals receive a greater portion of the fees as the total amount of revenue they produce for us each year increases.
- The greater the value of the assets in your account, the more you will pay in fees, and we and your Financial Professional have an incentive to encourage you to increase the amount of assets in your account.
- Your Financial Professional may also receive other payments or benefits from sponsors or investment products, including reimbursement for marketing expenses, attendance at events, and certain types of gifts and entertainment.
- Your Financial Professional may become eligible to attend meetings, conferences, and other events that we sponsor and pay for. Eligibility is based upon the amount of revenue that the Financial Professional produces.

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## Do You or Your Financial Professionals Have Legal or Disciplinary History?

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Yes.

### For Additional Information

We have disciplinary events. Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research us and our financial professionals. You may contact our Chief Compliance Officer at any time to request a current copy of your ADV Part 2A or our relationship summary.

Our Chief Compliance Officer may be reached by phone:  
(508) 251-6100.

### Conversation Starters

*“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?”*

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