ALG Financial is a registered investment adviser. Brokerage and investment advisory services and fees differ, and it is important for retail investors to understand those differences. Free and simple tools are available at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory and financial planning services to retail investors, including investment management, retirement planning, estate and legacy planning coordination, education planning, and related wealth-management guidance. We seek to understand your financial situation, investment objectives, risk tolerance, time horizon, liquidity needs, tax considerations, and account restrictions before providing advice.

We generally provide portfolio management on a discretionary basis when authorized by your advisory agreement. This means we may buy, sell, rebalance, or otherwise manage investments in your account without asking you in advance for each transaction, subject to your written restrictions and advisory agreement. If we provide non-discretionary advice, you make the final decision regarding whether to buy, sell, or hold an investment.

We monitor managed accounts on an ongoing basis and review client goals periodically, including at least annually. Our advice is not limited to a particular type of investment. We generally recommend Charles Schwab as custodian and may use other custodians when appropriate.

Conversation Starter(s). 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 licenses, education, and other qualifications? What do those qualifications mean?

What fees will I pay?

For investment advisory services, we generally charge an ongoing asset-based fee billed quarterly in advance, as described in your advisory agreement. Our current fee schedule generally ranges from 1.00% to 2.00% annually for assets up to $1,000,000 and 0.85% to 1.35% annually for assets above $1,000,000. A $250 annual minimum management fee may apply.

For accounts below approximately $12,500, the annual minimum fee may exceed the stated maximum percentage when expressed as a percentage of assets. For planning and consulting services, we may charge $500 per hour with a minimum of five hours per year. We provide an estimated planning fee before beginning the planning process.

You may also pay fees and expenses charged by custodians, mutual funds, exchange-traded funds, third-party managers, broker-dealers, transaction providers, or other service providers. These costs are separate from and in addition to the fees paid to ALG Financial.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs reduce the amount of money you make over time. Please make sure you understand what fees and costs you are paying.

Conversation Starter(s). 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 must act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide.

For example, because asset-based fees increase as assets under management increase, we have an incentive to encourage you to add assets to accounts we manage. We may recommend custodians, technology providers, third-party managers, insurance professionals, attorneys, accountants, mortgage professionals, or other service providers. These relationships may create operational or business incentives that could affect our recommendations.

Conversation Starter(s). Ask us:
• How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

ALG Financial financial professionals may be compensated through advisory fees paid by clients, salary, firm distributions, or other firm compensation arrangements. Compensation may be affected by the amount of client assets serviced, the scope of planning or advisory services provided, and overall firm revenue.

Do you or your financial professionals have legal or disciplinary history?

No. We and our financial professionals do not have legal or disciplinary history. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter(s). Ask us:
• As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

For additional information about ALG Financial's investment advisory services or to request a current copy of this Relationship Summary, please contact us: ALG Financial, 238 Archbishop Flores Street, Suite 307, Hagatna, Guam 96910, info@algfinancial.co, +1 (671) 475-0176, www.algfinancial.co. Additional information about investment advisers is available at Investor.gov/CRS and through the Investment Adviser Public Disclosure website.

Conversation Starter(s). Ask us:
• Who is my primary contact person?

• Is that person 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