

WORTH FINANCIAL GROUP, INC.

CUSTOMER RELATIONSHIP SUMMARY (“FORM CRS”)

1. INTRODUCTION

Worth Financial Group, Inc. (“Worth”) is a member of the Financial Industry Regulatory Authority (“FINRA”) and is registered with the Texas State Securities Board (“TSSB”) as both a broker-dealer and an investment adviser. Brokerage and investment advisory services and fees differ; it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at: www.investor.gov/CRS which also provides educational materials about broker-dealers, investment advisers, and investing.

Please refer to Worth’s Form ADV Part II for information regarding investment advisory services.

2. WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

- Our brokerage services include buying and selling securities and recommending investments to retail investors at your direction and providing you with investment recommendations at your request. We offer a comprehensive suite of retirement plans, equity securities, mutual fund shares, corporate debt securities, certificates of deposit municipal securities, U.S. government securities, option contracts on securities, variable life insurance and variable annuities.
Unless we separately agree in writing, we do not monitor your brokerage account and you make the ultimate decision regarding the purchase or sale of your investments.
- We do not have discretionary investment authority, which means we cannot buy or sell investments in your account without asking you in advance. We may recommend investments to you, but you are responsible for making the ultimate decision to purchase or sell investments.
- We do not impose account value minimums.

Questions to ask:

- *Given my financial situation, should I choose a brokerage 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?*

3. FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

3A. What Fees Will I Pay?

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.

- **Transaction Fees:** When you buy or sell individual securities, such as stocks, bonds, or exchange traded funds (ETFs), you will pay us a commission, at the time of the transaction, which is an amount in addition to the amount of your investment. Similarly, when you buy certain securities products, such as mutual funds, 529 plans and unit investment trusts, you will pay a commission or sales load, which is subtracted from your investment amount at the time of purchase.
- **Product Fees:** For many securities products, including mutual funds, 529 plans, ETFs, variable annuities and variable life insurance, there are on-going fees (such as management fees, operating expenses, or mortality and expense charges) built into the cost of the product that you pay indirectly to the product issuer. The product issuer in turn often pays us part of these fees as an on-going commission, such as a “12b-1 fee”. For variable annuities and variable insurance products, the product issuer generally pays us a commission based on deposits into your annuity or insurance product. Securities products may also charge you direct fees based on actions you take, such as deferred sales charges and redemption fees.
- **Account Fees:** For brokerage accounts and certain directly held accounts, you will pay an annual account fee and fees for services you select (such as wire transfers or account termination). These fees are deducted directly from your account
- 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.

- The more transactions in your account, the more fees we will charge you. We therefore have an incentive to encourage you to engage in transactions.
- **You may find further information on our clearing firm's fee schedule or by asking your financial professional.**

Questions to ask:

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?

3B. What are your legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?

When we provide you with a recommendation, 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 we provide you. Here are some examples to help you understand what this means.

- **Transaction-Based Compensation.** Because we are paid each time you trade in your account or make a new investment, we have an incentive to encourage you to trade often and make additional investments.

Questions to ask:

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

3C. How do your financial professionals make money?

- Registered representatives of our broker-dealer receive a commission every time you make a buy or sell transaction in your brokerage account. Each representative has a commission schedule. Please ask your representative to discuss, in detail, their commission schedule.

4. DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

Yes. Visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals. For additional information about our brokers and services, visit <https://brokercheck.finra.org/>.

Questions to ask:

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

5. ADDITIONAL INFORMATION

- For additional information about Worth or to request a copy of this relationship summary please visit www.worthfinancialgroup.com. You may also call 469-916-4287 to request up to date information or a copy of this relationship summary. For additional information about our brokers and services, visit Investor.gov or BrokerCheck (BrokerCheck.Finra.org), our website www.worthfinancialgroup.com, and your account agreement. For additional information on advisory services, see our Form ADV brochure on IAPD, on Investor.gov, or on our website and any brochure supplement your financial professional provides.
- To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. To report a problem to FINRA, <https://www.finra.org/investors/file-complaint>. If you have a problem with your investments, account or financial professional, contact us by phone at 469-916-4287 or by email to info@worthfinancialgroup.com.

Questions to ask:

Who is the primary contact person for my account? Is he or she a registered representative of a broker-dealer? If I have concerns about how this person is treating me, who can I talk to?