



FORM CRS (ADV 3) CLIENT RELATIONSHIP SUMMARY

MARCH 2026

1. INTRODUCTION

TPFG is an investment adviser registered with the Securities and Exchange Commission (“SEC”). As an investment adviser, TPGF does not provide brokerage or commission-based services. It is important for retail investors to understand the differences between advisory and brokerage fees and services. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker dealers, and investing.

2. RELATIONSHIPS AND SERVICES

WHAT INVESTMENT SERVICE AND ADVICE CAN YOU PROVIDE ME?

The investment advisory Program offered by TPGF to retail investors is called the Enhanced Portfolio Investment Centre (EPIC).

TPFG primarily works with unaffiliated investment adviser representatives (“IAR”) whose supervising firms have contracted to introduce their Clients to TPGF for asset management. The IAR and TPGF will have their respective obligations to the Client. TPGF provides portfolio management in the Program it administers while the IAR as the Client’s financial adviser determines the appropriateness of the Program and account allocation selected based on information provided by the Client. Under certain circumstances, IARs registered with TPGF will offer its Program directly to investors under its Private Client services.

For many offerings (“Solutions”) within the Program, TPGF constructs model portfolios (“Models”) and monitors each Model to remain consistent with the stated discipline. For certain Solutions, TPGF also offers independent strategists (“Strategists”) and Pacific Funds as Single Ticker Models (described below). Accounts may be allocated to a single Model/Strategist or a combination of Models/Strategists. TPGF conducts due diligence on Strategists for Program access. TPGF has the discretion to determine the Models/Strategists that will be available within a Solution. For all Solutions, the IAR determines the initial suitability of each Model/Strategist, based on the IAR’s knowledge of the Client’s investment needs and objectives and confirms suitability at least annually. All Solutions consist of mutual funds and exchange traded funds. Typically, TPGF is granted discretion to execute transactions without first consulting the Client.

ADDITIONAL INFORMATION / PROGRAM LIMITATIONS:

- Certain Solutions are comprised entirely or partially of the Pacific Financial Group family of registered funds (the “Pacific Funds”) which are managed by Pacific Financial Group, LLC (“PFG”), a TPGF affiliate. The Pacific Funds are also known as Single Ticker Models (STMs) because they are registered fund options comprised of registered fund models. The underlying models are managed by PFG’s partner Strategists. Please see the Prospectus for details.
- For certain Solutions, most Clients are retirement participants that open Self-Directed Brokerage Accounts.
- TPGF is in the process of transitioning most non-discretionary accounts to discretionary.
- In certain Solutions, the Client’s IAR may build custom portfolios managed by the IAR.
- Depending on the Solution, account minimums are between \$0 and \$100,000.
- Go to <https://www.tpfg.com/> and click the “Solutions” tab for additional information about our offerings.

Conversation starter to ask your Adviser:

- 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 these qualifications mean?

3. FEES, COSTS, CONFLICTS AND STANDARD OF CONDUCT

WHAT FEES WILL I PAY?

You will pay various fees when participating in the Solution selected as noted below. Fees are memorialized in the management agreement each client signs prior to investing. ***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 over time on your investments. Please make sure you understand what fees and costs you are paying.***

For Strategy Plus, which is comprised solely of Pacific Funds, the only fees are assessed by the Funds, monthly in arrears as a % calculation of the Pacific Fund’s or STM’s NAV. The maximum fee for all other EPIC Solutions is 2.00% (includes the maximum IAR fee), paid quarterly in advance as a % of account value as of the last trading day of the calendar quarter.



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IMPORTANT NOTES ABOUT FEES:

- All fees are paid directly by you, except as noted below.
- Clients in Pacific Funds indirectly pay fees as shareholders of the Funds. The Funds pay up to 1.95% in fees to TPFPG and its affiliate, PFG. The Funds also incur Acquired Fund Fees and Expenses.
- For certain Solutions, TPFPG will waive its platform fee and pay that fee to the IAR, if Client assets invested in Pacific Funds exceed 25% of the Client's account, as of quarter end.
- Additional information about fees can be found in TPFPG's form ADV 2A Item 5.

Conversation starter to ask your Adviser:

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 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 investment advice we provide you. Here are some examples to help you understand what this means:

- TPFPG will use its proprietary Pacific Funds when designing certain Solutions. TPFPG profits through fees paid by the Pacific Funds to TPFPG and its affiliate, which fees would not be earned through non-proprietary funds. To mitigate this conflict, Clients that participate in certain Solutions using Pacific Funds are not charged a platform fee by TPFPG.
- Some Strategists will pay TPFPG or its affiliate for making their services available in the EPIC Program.
- TPFPG's fees are "asset based" which means the fee is calculated as a percentage of the value of the account so that Clients will pay more in fees as the account value increases.
- For additional information about conflicts of interest see TPFPG's Form ADV 2A Items 5 & 10.

Conversation starter to ask your Adviser:

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

TPFPG profits from the fees charged to Clients and from its proprietary registered funds. A portion of these fees are paid to TPFPG's financial professionals. See TPFPG's Form ADV 2A Items 5 & 10 for additional information about conflicts of interest and mitigation.

4. DISCIPLINARY HISTORY

DO YOU OR YOUR FINANCIAL PROFESSIONAL HAVE LEGAL OR DISCIPLINARY HISTORY?

Yes, TPFPG has a disciplinary event. Please visit <https://www.investor.gov/CRS> for a free and simple search tool to research us and our financial professionals.

Conversation starter to ask your Adviser:

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

5. ADDITIONAL INFORMATION

For additional information about our services, visit www.TPFPG.com where you can find our Form ADV and other information about us to include the Prospectus for our proprietary Pacific Funds. You can also call us at 800-735-7199 or email us at ask@tpfg.com to request a free copy of our ADV and Form CRS or to speak with a TPFPG Customer Services Representative.

Conversation starter to ask your Adviser:

Who is my primary contact person? Is he/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?