



September 12, 2020

AMDG Financial Advisory Services, LLC is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the difference. There are free and simple tools available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing. Below are highlights about us and also questions you should consider asking your investment adviser.

What investment services and advice can you provide me?

We offer investment advisory services. These services include wealth management consulting, which includes investment supervisory and financial planning. As part of our standard wealth management service, we continually monitor your investment portfolio. We provide discretionary asset management services; in which case we are authorized to place trades in your account without requesting permission from you prior to each trade. This discretionary authority includes determining the security to buy or sell and/or determining the amount to buy or sell. Limitations that may impact this authority are based on your goals and objectives. We do not require a minimum household investment amount to establish an investment management account.

More detailed information on our wealth management consulting and the types of client we serve can be found in Form [ADV Part 2A](#) Items 4 and 7.

Consider asking 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 your licenses, education and other qualifications? What do these qualifications mean to me?

What fees will I pay?

Our fee for wealth management services is based on a percentage of assets under management using a tiered fee schedule. Certain outside held accounts may be billed a flat fee. Fees are calculated on a three-month billing cycle and billed in advance. Advisory fees may be paid directly from your investment accounts or by check or credit card. Tiered fees refer to fee schedules where, as the value of the assets in your account reaches a new threshold, the assets above that threshold are charged successively lower percentages. Because our fee is based upon the value of your account, we have an incentive to encourage you to increase the level of assets within your account.

Other expenses you may indirectly pay for your investment include custodian fees, account maintenance fees, fees related to mutual funds, annuity and other transactional fees.

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 including our fee schedule, additional fees and expenses paid to third parties, and how we refund pre-paid fees upon termination of your agreement, please see Item 5 (Fees and Compensation) of our Form [ADV Part 2A](#).

Consider asking 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 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 is one example to help you understand what this means. (1) When we provide wealth management services, we will ask that you establish an account with TD Ameritrade to maintain custody of your assets and to effect trades for your account. Our recommendation to use this company is not based solely on your interest of receiving the best execution possible. We also recommend them because they provide us with research, products and tools that helps us manage and further develop our business operations. As a result, we do not have to pay for such benefits, which save us money; however, these arrangements create a conflict of interest. (2) We also receive certain additional economic benefits form TD Ameritrade that are account/management software and certain consulting relationships and related services to assist us in potentially improving our ongoing business strategy and operations. As a result, these arrangements create a conflict of interest. (3) If we recommend that you roll over your employer-sponsored retirement account to an IRA managed by us, there is a conflict of interest because we have the financial incentive to recommend that you move your IRA to us even if it is not in your best interest, unless we currently bill on these assets. For more details, refer to Form [ADV Part 2A](#). Item 5.

Consider asking us:

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

For additional information, regarding potential conflicts of interest and how they are addressed, please see Form [ADV Part 2A](#) Item 10.

How do your financial professionals make money?

Our financial professionals are paid a salary. They are not compensated on the amount of client assets they service, the time and complexity required to meet a client's needs, or revenue of the firm earns from advisory services or recommendations.

Do your financial professionals have legal or disciplinary history?

No. You can visit <https://www.investor.gov/CRS> for a free and simple search tool to research our team of financial professionals.

Consider asking us

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

For additional information about our investment advisory services, please refer to our Form [ADV Part 2A](#). To request up-to-date information or a free copy of this disclosure, please call 734-737-0866.

Consider asking us:

Who is my primary contact person? Is he or she 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?