

IFG Advisory, LLC (referred to as “we” or “us”) is registered with the U.S. Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ. It is important for a retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Our investment advisory services include portfolio management. We offer wrap fee and non-wrap fee programs. At times, we may also recommend third-party investment adviser management. Standard services for portfolio management include limited financial planning/financial consulting and ongoing account monitoring.

Overall, our firm does not require a minimum account balance to open or maintain a managed account but, a third-party investment adviser may have minimum requirements. Also, your Financial Advisor may negotiate a minimum account balance for their specific management strategies. You will be made aware of these minimums before opening an account.

You will typically grant us management on a discretionary basis. This gives us the authority to buy and sell investments in your account without asking you in advance. You may impose limitations in the form of specific constraints on any of the areas of discretion with our firm’s written acknowledgment. In third-party investment advisory accounts, you grant investment discretion to that financial institution. Some of our Financial Advisors can provide non-discretionary management investment advisory accounts, which means you make the ultimate decision regarding the purchase or sale of investments, as you are required to pre-approve each investment transaction that we recommend.

We also offer standalone financial planning services under separate agreements. We will not typically provide ongoing monitoring of these services unless requested.

Additional Information about our advisory services can be found in our [Form ADV Part 2A](#), Items 4 and 7, and our [Appendix A, Wrap Fee Brochure](#), Items 4 and 5. Or please visit: TheBrainTrust.net/disclosures.

QUESTIONS TO ASK YOUR FINANCIAL ADVISOR:

- 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?

What fees will I pay?

For investment advisory services, we typically charge an ongoing quarterly fee (sometimes referred to as an asset-based fee). This fee is a percentage of the value of your account. You pay this fee even if you don’t buy or sell investments. For wrap fee program accounts, you will pay us a single asset-based fee for advisory services. This fee also covers most transaction costs to the custodian and, therefore, may be higher than a non-wrap account fee. The more assets you have in an asset-based fee account, the more you’ll pay us in fees. This creates an incentive to encourage you to increase the size of your account, including by transferring or rolling over assets from other accounts. Certain custodian fees, account maintenance fees, and fees related to mutual funds are costs not included in the asset-based fee. The fee you pay to your Financial Professional is generally negotiated with him or her directly, and subject to different maximums, depending on the advisory program selected. You are also charged an hourly fee or fixed fee for additional services such as standalone financial planning and consulting services that are of limited duration or nature. You will have a separate agreement, outside of the investment advisory agreement, for these additional fees.

Additional Information: 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. Additional information can be found in our [ADV Part 2A Brochure](#), Item 5, and [Appendix 1, Wrap Fee Program](#), Item 4. Or please visit TheBrainTrust.net/disclosures.

QUESTIONS TO ASK YOUR FINANCIAL ADVISOR:

- 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 an example to help you understand what this means.

Many of our Financial Advisors are also Registered Representatives of LPL Financial LLC (“LPL”), an SEC-registered broker-dealer and investment adviser. Your Advisor may offer you brokerage services through LPL and receive transaction-based compensation and/or investment advisory services through us and receive fees based on your assets under our management. Therefore, Financial Advisors have the incentive to recommend account types that increase their pay. These conflicts are mitigated by the Financial Advisor’s fiduciary duty to our clients, regardless of their Registered Representative status with LPL.

More detailed information on our conflicts of interest can be found in our [Form ADV Part 2A](#) and our [Appendix A, Wrap Fee Brochure](#). Or please visit: TheBrainTrust.net/disclosures.

QUESTIONS TO ASK YOUR FINANCIAL ADVISOR:

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

How do your financial professionals make money?

Our Financial Advisors receive a portion of the investment advisor fee you pay us and promoter fees from third-party managers. Fees are based on the amount of client assets under management and the time and complexity required to meet your needs. These types of fees create an incentive for your Financial Advisor to encourage you to increase your investment account size and/or make your portfolio more complex in order to charge a higher fee. Your Financial Advisor is legally required to act in your best interest and not put his or her interests ahead of your own.

Do your financial professionals have legal or disciplinary history?

Firm-no. Financial Professionals-yes. You can access the legal and disciplinary histories of IFG Advisory, LLC and our Financial Advisors using a free and simple search tool at Investor.gov/CRS.

QUESTIONS TO ASK YOUR FINANCIAL ADVISOR:

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

Additional Information

Please visit TheBrainTrust.net/disclosures for more information, including a copy of the [Form ADV Brochure](#) and [Appendix 1, Wrap Fee Brochure](#) for our advisory program. To request up-to-date information or a copy of this relationship summary, please call us at (770) 353-6331. You are encouraged to learn more about LPL by reviewing lpl.com/disclosures and having a discussion with your Financial Advisor. We also encourage you to review the general information provided by the U.S. Securities and Exchange Commission regarding investing, choosing an investment professional, and related considerations, available by visiting Investor.gov/CRS.

QUESTIONS TO ASK YOUR FINANCIAL ADVISOR:

- 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?