

V2 Financial Group, LLC
March 22, 2024

FORM CRS

V2 Financial Group, LLC is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, 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. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

Conversation Starters: It is important for you to understand your account, its terms and limitations, and the relationship you have with V2 Financial Group, LLC. Each section in this document offers a series of "Conversation Starters" that offers prompts you may want to ask to further discuss our relationship, our processes and the fees charged for our services.

What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: **Portfolio Management Services.**

- **Account Monitoring:** If you open an investment account with our firm, as part of our standard service we will monitor your investments on an ongoing basis and will rebalance the portfolio as required by changes in market conditions and in your financial circumstances.
- **Investment Authority:** We manage investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. Our investment advice is tailored to meet our clients' needs and investment objectives. We will use the information we gather to develop a strategy that enables our firm to give you continuous and focused investment advice and/or to make investments on your behalf.
- **Investment Offerings:** We offer advice on the following types of investments or products: equity securities, variable annuities, mutual fund shares, options contracts on securities, money market funds, REITs, derivatives and ETFs.
- **Account Minimums and Requirements:** In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively. Regardless of assets under management, a minimum annual fee of \$2,500 will be assessed for accounts smaller than \$250,000. Minimum annual fees may be waived or discounted at our discretion.

Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Brochure, Items 4, 7, and 8 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/142189>.

Key Questions to Ask Your Financial Professional

- **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?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services.

- **Asset Based Fees** - Payable quarterly in arrears based on the value of your account on the last day of the quarter. The more assets you have in the advisory account, including cash, the more you will pay us. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict. You pay our fee quarterly even if we do not buy or sell any securities in your accounts.
- **Performance-based Fees** - Payable annually in arrears. If a client chooses this fee structure instead of a standard fee structure, the base fee is lower, but a higher fee is charged if the portfolio's annual return exceeds a

pre-specified benchmark. While performance-based fees create an incentive for our firm to make investments that are riskier or more speculative than would be the case absent a performance fee arrangement, we employ a similar investment strategy for both performance and non-performance based accounts. Since we manage both accounts that charge a performance-based fee and accounts that are charged another type of fee, we have an incentive to favor accounts for which we receive a performance-based fee.

In addition to our principal fees and costs, there are other common fees and costs which may be applicable to our clients that include: Custodian fees; Account maintenance fees; Fees related to mutual funds and exchange-traded funds; Transaction charges when purchasing or selling securities; and Other product-level fees associated with your investments, including variable annuity administrative expenses.

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 detailed information, refer to our Form ADV Part 2A Brochure, Items 5 and 6 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/142189>.

Key Questions to Ask Your Financial Professional

- **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.

- Because our revenue is derived from asset-based fees, we have an incentive to grow your account as much as possible. This could cause us to take aggressive positions designed for long-term growth in conflict with your interests of protecting the value of the account on a short-term basis.

Key Questions to Ask Your Financial Professional

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

Refer to our Form ADV Part 2A Brochure by clicking this link <https://adviserinfo.sec.gov/firm/brochure/142189> to help you understand what conflicts exist.

How do your financial professionals make money?

The financial professionals servicing your account(s) are compensated in the form of a salary and a bonus. Their compensation is based on asset and performance fee revenue, which in turn depend on the value of your accounts at the end of each quarter. Consequently, financial professionals are incentivized to maximize the value of your accounts, thereby increasing revenues.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple research tool.

Key Questions to Ask Your Financial Professional

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 630-364-4529 or click the link provided <https://adviserinfo.sec.gov/firm/brochure/142189>.

Key Questions to Ask Your Financial Professional

- **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?**