

A Summary of your Advisory Relationship with The Lubitz Financial Group

6/30/2020

Item 1. Introduction

The Lubitz Financial Group (LFG), founded in 1997, is registered with the U.S. Securities and Exchange Commission (“SEC”) as an Investment Advisory firm. It is important for our Clients and Prospective Clients to understand that brokerage and investment advisory services and fees differ between Investment Advisory firms like our and those of a Broker-Dealer firm. You should carefully consider which types of accounts, services and fees and/or commissions are right for you. This document is provided to you to identify information about our firm. Free and simple tools are available to research firms and financial professionals at the government website, Investor.gov/CRS. The site also provides educational materials about broker-dealers, investment advisers and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

Services: We provide Financial Planning and Ongoing Investment Advisory services, each with different fee arrangements. We provide advice on various types of investments. Our services are not limited to a specific type of investment or product.

Financial Planning: We believe that creating an investment strategy without first understanding how your various financial goals fit together is not optimal. We typically create a plan that includes written recommendations, financial projections and action items for implementation. Goal planning areas generally include cash flow, risk management, investment, education, tax strategy, retirement, estate and legacy, employee benefits and more. A contract to provide these services is dually-signed. We believe that by creating a personalized financial plan for you, we can best advise you in making the right investments.

Investment Advisory Services: We provide discretionary investment advisory services for our clients. The advice is based on an Investment Policy Statement (IPS) prepared for our Investment Advisory clients to ensure our investment recommendations meet their defined needs. With our discretionary authority, we manage our client’s securities accounts with the authority to determine, without obtaining client consent, the securities and the amounts to be bought and sold. These trades are within the framework of a mutually agreed upon IPS. Your investments are monitored on a quarterly basis by one of our Advisors, each of whom are a CFP® Professional. To ensure we follow the agreed-upon investment strategy, we send you electronically and on a quarterly basis, a report on your investments. You will also receive a monthly or periodic statement of your account(s) directly from the custodian. Meeting with our advisors is a part of our service to you. These Investment Advisory services are provided to you based upon a dually signed contract. Additionally, we may provide fee only, fiduciary consulting advice to qualified employee benefit plans and their fiduciaries.

Requirements to open and maintain an investment account: The minimum portfolio size to establish and Investment Advisory relationship is \$500,000. Exceptions may be granted at our discretion based upon factors such as other account balances, the potential for future deposits, and/or family relationships.

ADDITIONAL INFORMATION: For more detailed information about our Advisory Services, please see Items 4, 8, 12 and 13, in our Form ADV Part 2, available on our website: www.lubitzfinancial.com and on the SEC website:

<https://adviserinfo.sec.gov/firm/brochure/108648>

Conversation Starters – *Given my financial situation, why 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?*

Item 3. Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay?

Principal Fees and Costs: Typically, the fees we charge for <http://www.lubitzfinancial.com/financial-planning.html>. Services are separate from <http://www.lubitzfinancial.com/investment-advisory-services.html>. We charge a flat fee for our Financial Planning Services generally based on the complexity of the client situation and estimated time to complete the financial plan. Our minimum Financial Planning fee is \$5,000.00.

For our Investment Advisory Services, we charge an <http://www.lubitzfinancial.com/investment-advisory-services.html>. The fee is based on a percentage of the invested assets and will range from 1% to 0.25%, subject to an annual minimum fee of \$5,000. We will occasionally offer a retainer type of annual fee for clients with assets significantly below our minimum. The fee is charged on a quarterly basis, in advance, and will be directly debited from your investment account(s). Fees are negotiable under special circumstances. It is possible that similar net worth clients could pay different fees. We utilize asset-based fees (an industry standard) which means that based upon the value of your account(s), the fee will fluctuate and that the higher the value, the more you will pay in

fees. Therefore, we may have an incentive to encourage you to increase the amount of assets in your managed accounts, or to minimize withdrawals.

Other fees and costs: Your custodian may charge a transaction fee for trades, and your investments such as mutual funds, ETF's, separately managed accounts or variable annuities will also charge an annual expense. There could also be fees for custodial servicing such as wire fees, account closure or transfer fees.

ADDITIONAL INFORMATION: You will pay fees whether, or not, 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 more detailed information about our fees and costs, please see Item 5 and 12 in our ADV Part 2, available at <https://files8.design-editor.com/93/9394668/UploadedFiles/479408A8-DF19-1DEA-3982-59BFC55BB2FE.pdf>.

Conversation Starters – “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?”

Standard of Conduct/Conflicts of Interest

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?

We are fiduciaries to you. That means we are required to act in your best interest throughout our entire advisory relationship. To eliminate any conflicts of interest, it is our policy that neither our firm nor persons associated with our firm have priority over your account(s) in the purchase or sale of securities. A quarterly review of all staff members' personal accounts is documented by our Chief Compliance Officer.

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.

An example of this could be that we recommend a particular custodian from whom we receive support services in an effort to better help us monitor and service your account. We generally use Schwab and Fidelity to custody the assets we manage for you. We may receive services such as administrative support, practice management consulting, and software discounts. While these services are intended to support our Advisory Firm clients, they may also benefit our firm.

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

ADDITIONAL INFORMATION: For more information, please see items 4, 9, 10, 11, 12 and 14 of our Form ADV, Part 2, available at www.LubitzFinancial.com

How do your financial professionals make money?

Our Financial Professionals and staff are paid an annual salary or an hourly rate. Our financial professionals also have an incentive to refer new clients to our firm or encourage clients to grow assets with us. We do not pay commissions. Staff may receive referral fees for new clients. Principals share profit distributions.

Item 4. Disciplinary History

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

No. You can visit the government website Investor.gov and use the free and simple search tool to research us and our financial professionals.

Conversation Starters – As a financial professional, do you have any disciplinary history? If so, for what type of conduct?

Item 5. Additional Information

This form and much more about our firm can be found on our website www.LubitzFinancial.com. Linda Lubitz Boone, our Chief Compliance Officer is available by phone (305) 670 4440, 830AM-530PM, M-F or via email at LindaL@LubitzFinancial.com. Additional information about us is also available on the SEC's website at www.investor.gov/CRS.

Conversation Starters – Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who do I talk to if I have concerns about how this person is treating me?