Form CRS – Client Relationship Summary
AllPoint Financial Group
Date: September 1, 2026

Introduction

AllPoint Financial Group 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 these differences. Free and simple tools are available to help you research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about investment advisers, and investing.

What investment services and advice can you provide me?

We offer individualized investment advice to retail clients utilizing our firm's asset management services. Additionally, we offer general investment advice to clients utilizing our Financial Planning & Consulting services. Some of our Advisors are Registered Representatives with LPL Financial, LLC an SEC registered Broker Dealer.

Monitoring: Accounts are monitored on an ongoing basis and reviewed at least annually.

***Investment Authority*:** We provide discretionary portfolio management services pursuant to a client agreement, where the investment advice provided is custom tailored to meet the needs and investment objectives of each client. Accordingly, we are authorized to perform various functions, at the client's expense, without further approval from the client. Such functions include the determination of securities to be purchased/sold and the amount of securities to be purchased/sold.

Limited Investment Offerings: Our investment advice may include recommendation of individual stocks or bonds, ETFs, options, mutual funds, and other public or private investments.

Account Minimums and Other Requirements: We do not require a minimum account balance for our services; however, we have the right to terminate the client's account if it falls below a minimum size which, in its sole opinion, is too small to manage effectively.

Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4 and 7 by clicking this link: https://adviserinfo.sec.gov/firm/brochure/301028.

Conversation Starters: 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?

You may pay an asset-based, flat fee, or hourly fee, as agreed:

- **Asset-based fees**: We charge our advisory fees quarterly in advance based on the value of your account on the last day of the previous quarter. We are incentivized to grow your account, which may present a conflict of interest for illiquid or hard-to-value assets.
- **Flat fees and hourly fees**: We may require a retainer of fifty-percent (50%) of the ultimate financial planning or consulting fee with the remainder of the fee directly billed to you and due to us within thirty (30) days of your financial plan being delivered or consultation rendered to you

Additional costs: You may also incur fees from custodians, account maintenances fees, transaction charges, mutual funds and ETFs fees, other product-level investment costs or other third-party providers.

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, Items 5 and 6 by clicking this link: https://adviserinfo.sec.gov/firm/brochure/301028.

Conversation Starter: 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.

- We receive commissions from securities or insurance sales in addition to advisory fees, which creates a conflict of interest. You are not required to purchase securities or insurance products through any affiliated person of our firm.

Conversation Starter: 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: *https://adviserinfo.sec.gov/firm/brochure/301028* to help you understand what conflicts exist.

How do your financial professionals make money?

Our financial professionals receive compensation based on the services you select, including: (1) ongoing asset-based fees for investment management; (2) hourly or fixed fees for financial planning and advisory services; and (3) commissions from certain product recommendations, such as insurance or brokerage investments.

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

Yes, our firm or our financial professionals currently have legal or disciplinary history to disclose. These events are disclosed in either our Form ADV or the specific individual's Form U4. These documents can be found by going to Investor.gov/CRS.

Conversation Starter: 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 (707) 303-7000 or click the link provided https://adviserinfo.sec.gov/firm/brochure/.

Conversation Starter: 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?