BARRON FINANCIAL GROUP, LLP

INDEPENDENT, OBJECTIVE WEALTH MANAGEMENT℠

Client Relationship Summary – Form CRS February 3, 2026

Barron Financial Group, LLP ("BFG," "Firm," "We," "Us," "Our") is registered with the Securities and Exchange Commission ("SEC") as an investment adviser. Brokerage and investment advisory services and fees differ and that it is important for, you, as a retail investor, to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisors, and investing.

What investment services and advice can you provide me?

We offer the following investment advisory services to you:

Portfolio Management: We will offer you advice on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals and regularly monitor your account. We manage Portfolio Management accounts on a discretionary basis. This means that we can buy and sell investments in your account without asking you in advance. We do not limit advisors to proprietary products or a limited menu of products and types of investments. This service will continue pursuant to the terms of the executed Advisory Agreement. We have a general minimum of $250,000* to open a Portfolio Management account.

Portfolio Advisory: We will offer you advice on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. We manage Portfolio Advisory accounts on a non-discretionary basis. This means that you make the ultimate decision regarding purchase or sale of investments. We have a general minimum of $100,000* to open a Portfolio Advisory account.

***These minimum portfolio sizes may be negotiable under certain circumstances. BFG may group certain related client accounts for the purposes of achieving the minimum account size and determining the annualized fee.**

Financial Planning: Services will be provided to you based on your needs and may include, but are not limited to, a review of investment accounts, including reviewing asset allocation and providing repositioning recommendations; strategic tax planning; a review of retirement accounts and plans that have recommendations; a review of insurance policies and recommendations for changes, if necessary; one or more retirement scenarios; estate planning review and recommendations; and education planning with funding recommendations. Services will be considered complete upon delivery of the plan or recommendations will be made periodically on an ongoing basis until terminated by either party.

We also offer Retirement Planning Advisory services for Company 401k plans.

Additional Information

For more information about our services, we recommended reading our ADV Part 2A.

Conversation Starters

"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?

We are paid for our services as follows:

Portfolio Management: The amount paid to our firm and your financial professional generally does not vary based on the type of investments selected on your behalf. The fee ranges from 1% -1.5% of assets under management. The asset-based fee reduces the value of your account and are deducted from your account. Our Fees are billed quarterly in advance and are negotiable. Higher asset values have a lower fee rate, but generally, the more assets you have in the advisory account, the more you will pay in total fees. We therefore have an incentive to increase the assets in your account in order to increase our fees. You pay our advisory fee even if there were no transactions within the account.

Your investment assets will be held with a qualified custodian. Custodians can charge brokerage commissions or transaction fees for effecting securities transactions as well as processing fees. Relative to pooled investment vehicles (e.g., mutual funds, exchange-traded funds, private funds), certain charges will be imposed at the fund level (management fees and other fund expenses). To the extent utilized, clients will also incur additional fees in connection with separately managed account programs.

Portfolio Advisory: The annual fee for Portfolio Advisory Services will be charged as a percentage of assets under advisement. Portfolio Advisory fees are charged quarterly, in arrears and deducted from your account.

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Financial Planning: Fee options include an hourly ($200) or fixed fee which can range from $400-$3200 depending on the complexity of the plan. It is payable upon delivery of the completed plan. Financial Planning fees are invoiced directly to you, our Client.

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 more information regarding our fees and costs, review ADV Part 2A.

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?"

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.

Example 1: For investment accounts we manage, we get paid based on the assets in your account. We may recommend that add assets or funds into that account. Even though that advice may be in your best interest, that advice is conflicted because we the more money in your account, the more we would collect in fees from you.

Example 2: You may wish to withdraw money from your investment accounts to pay off debt. We may recommend against doing so. Even though that advice may be in your best interest, that advice is conflicted because withdrawals from our investment account will decrease the amount of fees that we would collect from you.

Reminder: BFG must always follow our fiduciary duty to put your interests ahead of ours. However, some transactions, like the examples above, show instances where our recommendations are in your best interest, but are conflicted because they impact the fees that we collect from you.

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

Additional Information
For more information about our conflicts of interest, we recommend reading our ADV Part 2A, Items 4 and 10.

How do your financial professionals make money?
Our financial services professionals are compensated through a salary with revenue sharing based on the assets they manage. There is a conflict with this arrangement, as the advisors have incentive to advise clients to increase the assets in their investment accounts which would increase their own pay. However, BFG is bound by their fiduciary duty and will always put the interests of our clients ahead of our own.

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

No, neither BFG, nor our professionals have any legal or disciplinary history. Please visit Investor.gov/CRS for a free and simple search tool to research BFG and our financial professionals.

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

Additional Information

To find additional information about BFG and to request a copy of the *relationship summary,* please go to barronfinancialgroup.com or send us an email at financial.questions@barronfinancialgroup.com. If you would like to request up-to-date information as well as to request a copy of the relationship summary, please contact us via phone at 860-489-0432.

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