



TPG Financial Advisors, LLC is registered with the Securities and Exchange Commission (SEC) as an investment advisory firm.

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 do research on firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Relationships and Services: What investment services and advice can you provide me?

We offer financial planning and fee-based investment advisory services. We provide investment advisory services on either a discretionary or non-discretionary basis. Discretionary authority allows us to invest and divest in securities without advance authorization based on an investment plan we have agreed on at the start of our relationship. The plan will change as we meet with you regularly to adjust for your needs and economic conditions. We continuously monitor investments made on your behalf and look for opportunities in the market that will fit with your overall financial goal. For non-discretionary accounts, we offer you advice and direction on third party asset managers. Once the appropriate third-party asset manager is chosen, you will sign a discretionary agreement with them so they can effectively invest on your behalf based on the plan designed by you and your advisor.

We do not limit our investment options offered to you to those from any proprietary product list. We do, though, maintain standards for what we deem investment worthy. A more detailed description of those types of investments can be found in our ADV Part 2A, Item 8. For individual investors, our minimum requirement is for a household to have \$500,000 in investable assets for us to manage, but exceptions are occasionally made.

For additional information, please see our Firm Brochure Items 4 and 8 located here: [TPGFA Firm Brochure](#)

Questions to ask us:

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?

Fee, Costs, Conflicts and Standards of Conduct: What fees will I pay?

Our revenue is derived from fees we receive based on the assets we manage for you. This fee is deducted from your account quarterly. Our fees vary based upon a fee schedule and the size of your account. In a very few cases, we have offered a flat fee for financial planning or an hourly rate to consult with retirement plan participants.

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 additional information, please see our Firm Brochure Items 10, 11, 12 and 14 located here: [TPGFA Firm Brochure](#)

Questions to ask us:

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. For example, the more assets you have in an advisory account, the more you will pay us. We therefore have an incentive to grow the assets in your account to increase our advisory fees. Some TPG advisors are also licensed to sell insurance which pays commissions, and the use of a third-party money manager or custodian may also benefit advisors by providing resources and tools for their use. Regardless, as an investment adviser, we always have a fiduciary duty to act in your best interest.

How do your financial professionals make money?

When hired as your advisor, we have two different pay models based on the specific advisor with which you work. Some advisors are paid a salary and receive incentive bonuses based on achieving goals related to growing the investment business and adhering to service standards. Some advisors are paid a percentage of fees charged to your account based on the assets under management which are calculated as described in Exhibit A of your Investment Advisory Agreement.

Questions to ask us:

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

Disciplinary History: Do you or your financial professionals have legal or disciplinary history?

No. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research you and your financial professionals.

Questions to ask us:

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

Additional Information

For additional information about our services, please review our full [TPGFA Firm Brochure](#) or by requesting a copy from compliance@tpgrp.com. You can find additional firm investment advisory services on the SEC's website at <https://adviserinfo.sec.gov/> and search CRD # 141153. You may also contact our firm at 503-241-9550 and talk to any one of our investment professionals or support staff.

Questions to ask us:

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?
