

FORM CRS - CUSTOMER RELATIONSHIP SUMMARY

Winning Edge Financial Group, Inc.

Updated December 2021

Introduction

The Winning Edge Financial Group, Inc. ("WEFG") is registered with the Securities and Exchange Commission ("SEC") as a securities broker-dealer and is a member of the Financial Industry Regulatory Authority ("FINRA"). Brokerage commissions & Service Fees are set by the Mutual Fund Companies that we represent. It is important for you to understand how they vary and which share class is best for your individual situation. Free and simple tools are available to research firms and financial professionals [Investors.gov/CRS](https://www.investors.gov/crs), which also provides educational materials about broker-dealers, investment advisors, and investing.

What investment services and advice can you provide me?

WEFG offers brokerage services limited to mutual funds and variable annuities to retail investors

Brokerage Services

Our brokerage services include, but are not limited to, buying and selling securities, including mutual funds consisting of stocks & bonds, as well as fixed and variable annuities, life insurance and retirement plans. WEFG also offers consulting services and products.

All brokerage transactions are made on an introducing basis to various mutual fund families with WEFG acting as the broker of record.

One of our obligations to you when providing brokerage services is that we must act in your best interest and not place our interests ahead of yours when recommending an investment or investment strategy involving securities. Additionally, when we provide any service to you, we must treat you fairly and comply with a number of specific obligations. However, our interests can conflict with your interests. When we provide recommendations, we must eliminate, mitigate or inform you of these conflicts, depending on the nature of the conflict.

When you use us for brokerage services, you will pay a transaction-based fee generally referred to as a commission, every time you buy an investment or sell an investment that was subject to a contingent deferred sales charge as described in the applicable prospectus. You may select investments, or we may recommend investments for your account, but the ultimate investment decision is yours.

We are not required to monitor your portfolio or investments on an ongoing basis. We may voluntarily, and without any agreement with you, review the holdings in your account for the purpose of determining whether to provide you with a recommendation. This voluntary review is not considered to be "account monitoring," and does not create an implied agreement with you to monitor the account.

Depending on your preference, you will receive account statements in electronic or paper form. The frequency in which you receive statements and party responsible for delivering statements depends on the investments selected.

Our brokerage services may have account/investment minimums, which are further detailed in the prospectus of the investment vehicle selected.

Our brokerage services cover a specific selection of investments, and other firms could provide a different range of investment choices, some of which might have different costs.

For Additional Information

Visit winningedgefinancial.com/disclosures

Conversation Starters

Ask your financial professional:

- Given my financial situation, should I choose a brokerage 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?

Fees and costs affect the value of your account over time. Please ask your financial professional to give you personalized information on the fees and costs that you will pay.

Brokerage Services Fees

For brokerage services, you are charged fees and costs on your transactions through WEFG in the form of:

- **Commissions:** a service charge assessed by us for handling purchases and sales of securities, a portion of which is paid to your financial professional.

Our fees vary. The amount you pay will depend, for example, on how much you buy or sell, what type of investment you buy or sell, and what kind of account you have with us.

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

Visit winningedgefinancial.com/disclosure

Conversation Starters

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 providing recommendations? How else does your firm make money and what conflicts of interest do you have?

When we provide you with a recommendation as your broker-dealer, we have to act in your best interest and not put our interests 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 recommendations and investment advice, we provide you. Here are some examples to help you understand what this means.

As you work with your financial professional to determine the right investments and services to achieve your investment goals, you should understand how we are compensated. This is because various forms of compensation may create potential conflicts of interest, and it is important for you to evaluate potential conflicts of interest in making investment decisions.

Certain sources of compensation may be familiar to you because they are directly associated with your account type or investments. Other forms of compensation, however, may not be as familiar, because they do not directly affect the amount you pay. Below are several examples of ways we make money and the associated conflicts of interest.

Products or services which provide revenue to us could indirectly provide incentives to financial professionals to recommend such products over similar products or services which do not provide revenue to us.

Additionally, commissions or other compensation related to one financial service provider, product, investment, or service may be higher than commissions or other compensation related to a comparable provider, product, or service. Those higher rates of compensation could provide incentives to us (and our financial professionals) to recommend certain providers, products, or services over those with lower rates of compensation.

It is important to note that while we will take reasonable care in developing and making recommendations to you, securities involve risk, and you may lose money. There is no guarantee that you will meet your investment goals, or that our recommended investment strategy will perform as anticipated. Please consult any available offering documents for any security we recommend for a discussion of risks associated with the product. We can provide those documents to you or help you to find them.

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Conversation Starters

Ask your financial professional:

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

How do your financial professionals make money?

Our financial professionals can offer various types of brokerage services, and can earn more or less depending on the type of mutual fund or variable annuity sold and the share class selected or recommended based on the best interest of the client. They are also compensated in a variety of ways, and the compensation can be based on factors such as: the amount of client assets they service; the time and complexity required to meet a client's needs; the product sold (i.e., differential compensation); and product sales commissions.

In their day-to-day businesses, it is not uncommon for our financial professionals to face decisions about whether a particular action or circumstance constitutes a conflict of interest. While many conflicts can be avoided, there are some conflicts that are unavoidable. Since our financial professionals are compensated for the services they provide, this presents an inherent conflict of interest.

Commission-based financial professionals are compensated solely through commissions. In contrast, fee-based financial professionals charge an asset based or flat fee directly to their clients for their services. This fee can be structured in multiple ways, such as an hourly rate, a flat monthly or annual fee, or a percentage of assets under management. Financial professionals that offer both brokerage and advisory services can be compensated as commission-based or fee-based depending on the type of product or service offered.

Our financial professionals may have conflicts of interest beyond those disclosed by us, including the potential to receive loans, expense reimbursement, and incentives for adding assets to our platform, and those financial professionals will disclose, when appropriate, any additional material conflicts of interest no later than the time of a recommendation.

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

We have 1 disciplinary event (1999). Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

Conversation Starters

Ask your financial professional:

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

Additional Information

For additional information about our services, please visit [Investor.gov](https://investor.gov), BrokerCheck (brokercheck.finra.org), our website (winningedgefinancial.com), and, if applicable, your account agreement. Additionally, you can request up-to-date information and/or a written copy of Form CRS by calling WEFG at (973) 773-6600.

To report a problem to the SEC, visit [Investor.gov](https://investor.gov) or call the SEC's toll-free investor assistance line at (800) 732-0330. To report a problem to FINRA, call (301) 590-6500. If you have a problem with your investments, account or financial professional, contact us in writing at The Winning Edge Financial Group, Inc., 75 Madison Ave. Clifton, NJ 07011

Conversation Starters

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?

Securities offered through Winning Edge Financial Group, Inc., broker-dealer and member of FINRA.