



Client Relationship Summary

February 2023

Item 1. Introduction

ABG Consultants, LLC (referred to as “ABGC” or “we”, “our”, “us”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an Investment Adviser and was founded in 2004. Brokerage services and investment advisory services are different, and the fees associated with each are different; It is important that you understand the differences. You can also access free and simple tools to help you research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2. What investment services and advice can you provide me?

Our Financial Professionals offer investment advisory services. Our services include asset management services, financial consulting services, financial planning, periodic distribution of newsletters and retirement plan services. Each Financial Professional generally provides access to a range of investment products, such as stocks, bonds, mutual funds, certificates of deposit (CDs), municipal securities, variable annuities, options and exchange-traded funds (ETFs). We offer these investment products through personalized, discretionary and non-discretionary portfolio management. *Discretionary* means we will implement transactions without seeking your prior consent. Typically, we monitor your account and your investments on an ongoing basis to ensure your account aligns with your investment goals. The range of investment options available to you may be limited depending on your investment size, ability to meet account minimum requirements, your personal suitability and other such qualifications. We encourage you to ask your Financial Professional whether any investment limitations or account requirements apply. **For additional information** about our advisory services, please see Items 4 of our Form ADV Part 2A available through the [SEC’s Investment Adviser Public Disclosure site](https://www.sec.gov/investor/pubs/disclosure.htm). Ask your Financial Professional if you have any questions.

Conversation Starter. We encourage you to 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?

Item 3 (part 1): What fees will I pay?

For investment advisory services, we typically charge an ongoing quarterly, *asset-based fee*, based on the value of your assets in the account we manage. The more assets you have in this type of account, the more you will pay in fees, which creates an incentive to encourage you to increase the size of your account. Depending on whether you choose a discretionary account or non-discretionary account, the fee you pay may be dependent on the amount of assets in the account. For certain programs, we impose a minimum account fee so please refer to that program’s Agreement and our ADV Part 2A for all the details. Some of our services, such as financial planning, are billed at an hourly rate. The number of hours we bill for is dependent on the scope of the engagement and complexity of the plan. Generally, our advisory fees don’t include any brokerage commissions and other transaction costs, redemption fees, wire transfer fees, overnight check fees, account closing fees, or any other charges imposed by the administrator, custodian, or other service provider. **You will pay fees and incur 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.** For additional information, please visit [our website](#) or refer to Item [4 & 5 of the ADV Part 2A](#).

Conversation Starter. We encourage you to 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?

Item 3 (part 2): What are your legal obligations to me when providing recommendations 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 recommendations and investment advice we provide you. Here are some additional examples to help you understand what this means.

Company Affiliations

Rocky Mountain Employee Benefits, dba ABG Rocky Mountain, is a third-party administrator and record keeper for retirement plans and is under common control with ABG Consultants. This creates an incentive for ABG Consultants to furnish client referrals to ABG Rocky Mountain and vice versa, as there is shared equity interest among both entities. All clients are free to choose to work with ABGC, ABG Rocky Mountain or both. **For additional information**, you may visit our [website](#) or review [Item 4, 10 & 14 of the ADV Part 2A](#).

Conversation Starter. We encourage you to ask your financial professional:

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

Item 3 (part 3): How do your financial professionals make money?

In their agreement with us, all of our Financial Professionals receive a base salary plus a portion of the advisory fees we charge. Receiving a portion of the advisory fees you pay to us creates an incentive for them to encourage you to increase your investment account size. Certain of our financial professionals also serve as licensed insurance agents. These financial professionals receive commissions on the sale of insurance products. While no fees or commissions are earned by these financial professionals relative to any of our client investment advisory services accounts, this presents a conflict of interest because these financial professionals in their role as licensed insurance agent are incentivized to make recommendations based on the compensation received rather than on a client's needs. For additional information regarding our financial professionals' activities as insurance agents please refer to Item [10 of the ADV Part 2A](#).

Item 4. Do you or your financial professionals have any legal or disciplinary history?

None of our Financial Professionals have disciplinary history. Visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter. We encourage you to ask your financial professional:

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

Item 5. Additional Information

For additional information on advisory services, see our Form ADV brochure and any brochure supplement your Financial Professional provides or visit our [website](#). To report a problem to the SEC, you can visit www.investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. If you have a problem with your investments, account or your Financial Professional, please contact us:

ABG Consultants, LLC
7090 South Union Park Avenue, Suite 650
Salt Lake City, UT 84047
801-486-5069 or 801-486-5063
www.consultabg.com; info@consultabg.com

Conversation Starter. We encourage you to 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?