



Item 1. Introduction	<p>WFG Capital Advisors, LLC dba Williams Financial Group (“WFG”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Please note that brokerage and investment advisory services and fees differ and that it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS. This site also provides educational materials about broker-dealers, investment advisers, and investing.</p>
Item 2. Relationship And Services	<p>What investment services and advice can you provide me?</p> <p>WFG offers investment management services customized investment strategies based on your financial objectives and risk tolerance. Typically, we act as a “manager of managers” and provide oversight of third-party money managers and sub-advisers.</p> <p>Our investment management services are performed on a discretionary basis, meaning you grant our financial professionals the authority to employ strategies and place trades at their discretion, based on your goals and circumstances. At the time of account opening, you can set limits on our discretionary authority. WFG’ minimum account size is \$250,000.</p> <p>As part of our standard investment management service, WFG continuously monitors your account. Our agreement to do so lasts until either you or WFG ends the advisory relationship. We provide services for both retirement and non-retirement accounts and recommend particular account types based on your circumstances. WFG does not directly hold your assets; rather, they will be held at a qualified custodian. While WFG provides extensive investment options, investments can only be held at the limited number of custodians with which WFG has relationships.</p> <p>Additional information can be found by reading WFG’ Form ADV Part 2A, which is provided at or before account opening. It can be found at https://wfgplanning.com.</p> <p>Conversation Starters. Ask your financial professional:</p> <ul style="list-style-type: none">• 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 licenses, education, and other qualifications? What do these qualifications mean?
Item 3. Fees, Costs, Conflicts, and Standard of Conduct	<p>What fees will I pay?</p> <p>For investment management services you will be charged ongoing advisory fees calculated as a percentage of the value of the assets in the account, and billed monthly or quarterly in advance or arrears based upon the asset value as of the last day of the prior quarter. Advisory fees are negotiable, but subject to a maximum of 1.25% annually. You may also pay fees to the custodian for trading and maintenance of the account. These fees vary by custodian, and the type and amount of investments in the account. Because WFG generally is compensated based on the value of your accounts, the firm is incentivized to recommend that you increase the amount of assets you allow us to manage. You will pay fees and costs whether you make or lose money on your investments. Fees and costs always reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. More details can be found on WFG’ Form ADV Part 2A, or at https://wfgplanning.com.</p>

	<p>Conversation Starters. Ask your financial professional:</p> <ul style="list-style-type: none"> • Help me understand how these fees and costs might affect my investments? • If I give you \$500,000 to invest, how much will go to fees and costs, and how much will be invested for me? <p>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?</p> <p>When we act as your investment advisor, we will act in your best interests, and will not put our interests ahead of yours. At the same time, the way we earn our fees create a conflict of interest. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. In reviewing any of your existing investments, WFG is incentivized to recommend you transfer those assets into an account managed by WFG, in order for WFG to maximize its compensation for investment management services. WFG addresses these conflicts through a variety of methods. More detail regarding conflicts of interest can be found on WFG' Form ADV Part 2A, or at https://wfgplanning.com.</p> <p>Conversation Starter. Ask your financial professional:</p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how much will you address them? <p>How do your financial professionals make money?</p> <p>Financial professionals earn a portion of the advisory fees which aligns interests with our clients. We do not receive any commissions, in connection with providing investment advice to clients. The firm does not directly or indirectly compensate any person for client referrals.</p>
<p>Item 4. Disciplinary History</p>	<p>Do your financial professionals have legal or disciplinary history?</p> <p>Yes. WFG financial professionals do have relevant disclosures. Individual financial professionals have a legal or disciplinary history which is disclosed to you on their Form ADV Part 2B Supplement which will be provided to you in conjunction with this relationship summary. You can visit Investor.gov/CRS for a free and simple tool to research WFG and our financial professionals.</p> <p>Conversation Starter. Ask your financial professional:</p> <ul style="list-style-type: none"> • As a financial professional, do you have any disciplinary history?
<p>Item 5. Additional Information</p>	<p>You can find additional information about our services by visiting https://wfgplanning.com. You can also request more information, or a copy of this relationship summary by contacting Matt Williams at matt@wfgplanning.com, or calling (251) 473-2120.</p> <p>Conversation Starter. Ask your financial professional:</p> <ul style="list-style-type: none"> • Who is my primary contact person? • Is he or she a representative of an investment-adviser or a broker-dealer? • Who else can I talk to about my portfolio(s)?

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