

Holm & Cawley Financial Group, LLC
Client Relationship Summary
March 4, 2026

Item 1: Introduction

Holm & Cawley Financial Group, LLC is registered with the Securities and Exchange Commission as an Investment Advisor.

Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. Free and simple tools are available to 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: Relationships and Services

What investment services and advice can you provide me?

Our firm offers comprehensive financial planning and portfolio management services to retail investors. You can elect to use our portfolio management services on a discretionary basis, which means we will not seek your permission prior to trading your account or on a non-discretionary basis, which means we obtain your approval prior to making a trade. You can impose reasonable restrictions on your account in writing. We will monitor your account(s) periodically no less than semi-annually. Mr. Holm, the managing member of the firm, performs the reviews to ensure proper implementation of established investment objectives. Typically, reviews are done on a quarterly basis. The typical items reviewed with a client are portfolio performance, individual assets in the portfolio, and investment strategy relative to the client's changing circumstances. The firm has no minimum requirement to maintain an account.

FOR ADDITIONAL INFORMATION REGARDING OUR SERVICES, PLEASE SEE ITEMS 4 AND 7 OF OUR FORM ADV PART 2A.

Ask us the following questions:

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: Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay?

We charge you an annual advisory fee ranging from 1-2% of assets under management with us, billed quarterly in advance based on the prior quarter's ending account balance. Our standard advisory fee is tiered based on the amount of assets we manage for you, and fees are negotiable based on each client's unique situation. This presents a conflict because the more assets you have with us, the more money we will make, and we therefore have an incentive to increase the assets in your account. While the only fees you will pay to the Firm are the advisory fees, you will pay other fees such as custodial fees, account maintenance fees, fees related to mutual funds and other transactional fees and product-level fees.

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 REGARDING OUR FEES, PLEASE SEE ITEM 5 OF OUR FORM ADV PART 2A.

Ask us the following question:

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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.

We have an investment advisory representative that is a licensed life insurance agent. If suitable, we will recommend these products to you. This creates conflict because we are incentivized financially to recommend these products. Clients are never obligated to purchase these insurance products. We have an investment advisory representative that is a practicing lawyer. They may offer services to the firm's clients and charge additional fees. This creates a conflict of interest in that they have an incentive to provide these kinds of services. Legal services offered are separate and distinct from the advisory services of Holm & Cawley Financial Group, LLC. If certain legal services are recommended, no client is obligated to use these legal services.

FOR ADDITIONAL INFORMATION REGARDING OUR CONFLICTS, PLEASE SEE ITEM 10 OF OUR FORM ADV PART 2A.

Ask us the following question:

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

How do your financial professionals make money?

Our financial professionals are compensated through a sharing of the *asset-based* fee. In addition, our financial professionals may receive a *profit-sharing* bonus based on the profitability of the firm. Our financial professionals are paid a salary and discretionary bonus. Owners of the firm will receive a share of the profits. This creates a conflict because we are incentivized to encourage you to invest more assets with us to increase our profits. Some of our financial professionals will receive additional compensation through affiliated entities for the sale of insurance products. This creates a conflict because we are incentivized to recommend those insurance products. Clients are never obligated or required to purchase these products.

Item 4: Disciplinary History

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

Yes. Please visit [Investor.gov/CRS](https://investor.gov/CRS), for a free and simple tool to research our firm and financial professionals.

Ask us the following question:

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

Item 5: Additional Information

For additional information regarding our fees, services, and conflicts, please see our Form ADV Part 2A, or visit our website at holmandcawley.com. Please contact us at (702) 506-0166 for more up-to-date information or request a copy of this client relationship summary.

Ask us the following questions:

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?