

Client Relationship Summary (Form CRS) - April 22, 2026

Introduction

Schnell Financial Group, LLC is a registered Investment Advisor with the States of Missouri and Kansas offering advisory accounts and services (Finra Org ID: 137969). Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. You may visit www.investor.gov/CRS for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Schnell Financial Group, LLC offers the following services to clients:

Portfolio management and analysis-We review your portfolio, investment strategy, and investments and implement the plan with your consent.

Financial Planning-We assess your financial situation and provide advice to meet your goals. In order to meet your goals, we monitor your accounts on an ongoing basis and make adjustments as needed based on your goals and objectives. When you grant us investment discretion in our agreement with you, we will execute trades on your behalf without requiring additional consent from you. However, our discretion is subject to any limits and restrictions you put on your accounts. If you request a non-discretionary arrangement, we may only execute trades with your prior consent. We do not limit the types of investments that we recommend. Our fees are based on your entire Net Worth as described in our Form ADV Part 2A ("Brochure"). Our recommended minimum account size based on our minimum annual fee is \$500,000.00. Additional information is available in our Form ADV Part 2A ("Brochure"), specifically Item 5, beginning on Page 6.

Tax Planning, Tax Preparation and Estate Planning-Tax Planning, Tax Preparation (non-business tax returns) and Estate Planning is included at not additional fee.

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

What fees will I pay?

Schnell Financial Group, LLC is a 100% fee only firm and does not receive commissions on any product recommended. The annual Legacy and Wealth Management fees are based on your asset values which is your net worth, less your non-business non-investment property (personal residence, secondary residence, household contents, guns, jewelry, antiques, vehicles, etc.). The asset values include (but are not limited to): Stocks, Bonds, ETF's, Mutual Funds, IRA's, other Retirement Accounts (including Employer Sponsored Plans), Annuities, Life Insurance Cash Value, Certificates of Deposit, Savings Accounts, Checking Accounts, value of active Business Operations, Investment Real Estate (Commercial, Residential and Farm, including, but not limited to, those properties held in Limited Liability Companies, Limited Partnerships, and Corporations). The higher your net worth, the more fees you will pay us, thus we have an incentive to assist you in increasing your net worth. You pay our fees even if you do not have any transactions and the advisory fee paid to us generally does not vary based on the type of investments selected, other than the affect on your net worth. If you agree to our minimum annual fee, you are eligible to receive financial planning services, tax preparation of your non-business tax return and the preparation and maintenance of an estate plan at no additional charge. See our Form ADV Part 2A ("Brochure") for more complete information.

In addition to our advisory fee, you will pay expenses charged by the investment vehicles we purchase in your account, such as mutual funds and exchange-traded funds. You will also pay separately for any applicable custodial fees and transaction 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. Please also see our Form ADV Part 2A ("Brochure") for additional details.

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. Due to our fee being based on your overall net worth, we are not influenced in our recommendations on how your assets are invested as our fee remains the same if the assets are in investment portfolios we manage, investment portfolios we do not manage or other assets you own. Gifting or other strategies that decrease your net worth can create a conflict of interest as our fee would be decreased depending on how much your net worth is decreased. However, our fee schedule is structured that our fee would not be substantially affected unless you had a significant decrease in your net worth. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.

How do our financial professionals make money?

Our financial professionals are compensated based on an annual salary and a periodic discretionary bonus based on the firm-wide objectives. Additionally, owners of the firm receive profits earned by the firm as a whole. This means our financial professionals have an incentive to increase the asset size in our relationship and solicit new business. Our financial professionals do not receive commissions, or any other type of compensation from Schnell Financial Group, LLC. We are a 100% fee-only financial planning firm. We do not compensate any other firm or individual for referrals and we do not receive compensation from any other firm or individual. We only receive compensation from you, our client.

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

No, neither the firm nor any of our financial professionals have a legal or disciplinary history, other than Kevin L. Schnell. The legal history was a result of Kevin L. Schnell's action as an Attorney and not as a Financial Advisor. Kevin L. Schnell as attorney for the Trustee and the Estate was sued by a beneficiary for breach of fiduciary duty. Kevin L. Schnell and his insurance company settled the claim without judicial determination and without admitting guilt. The lawsuit was filed in 2015 in the Circuit Court of Saline County, Missouri.

Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals. The CRD number for our professionals is available in Form ADV Part 2A ("Brochure")

How do you contact us?

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