



SEC Marketing Rule Referral Disclosure

Thank you for your consideration to engage PFG Advisors, LLC (“PFGA”). You may have been referred to PFGA by another individual or third party for investment advisory services. PFGA is an investment adviser registered with the U.S. Securities and Exchange Commission (“SEC”).

The third party that referred you is considered a *promoter* under SEC rules, since by referring you to us for investment advisory services, they have endorsed PFGA. Typically, such endorsements are a professional courtesy and in general, PFGA does not compensate such promoters for referring you, so there is no conflict of interest and you are not obligated to establish any investment advisory account with PFGA.

Below is some important information for you to understand about the promoter’s endorsement.

- The promoter is a separate individual/entity and is not affiliated with PFGA.
- In general, the promoter is not licensed to provide investment advice to you.
- In general, promoters are not current clients of PFGA.
- If the promoter is a current client, this would create a conflict of interest, however PFGA is obligated to act in your best interest.
- In general, the promoter does not receive monetary compensation either directly or indirectly from PFGA.
- You do not pay a higher investment advisory fee or financial planning fee if you have been referred to PFGA.

For important information related to our fees and services please review PFGA’s Form ADV Part 2A or visit adviserinfo.sec.gov/firm/summary/173344.