

Dovetail Financial Group LLC
Form CRS Customer Relationship Summary May 2026

Introduction

Dovetail Financial Group LLC (“DFG”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Individual and Model Portfolio Management Services: DFG manages client investment portfolios on a discretionary or non-discretionary basis allocating client assets among various mutual funds, exchange-traded funds (“ETFs”) and individual debt and equity securities. When engaged on a discretionary basis, we will buy and sell investments in your account as appropriate without requiring your pre-approval on an ongoing basis until you notify us in writing to switch. You may impose reasonable restrictions. When engaged on a non-discretionary basis, you make the ultimate decision regarding the purchase or sale of investments. These accounts are monitored on a quarterly basis. **Financial Planning and Consulting Services:** DFG offers clients a broad range of services, which may include retirement, education, trust and estate, insurance and tax planning. **Pension Consulting Services:** DFG provides various negotiated consulting services to qualified employee benefit plans. Each engagement is customized and may include plan design and strategy, plan review and evaluation, executive planning & benefits, investment selection, plan fee and cost analysis, plan committee consultation, fiduciary and compliance, and participant education. These accounts are monitored continuously based on procedures and timing intervals.

Our investment recommendations are not limited to any specific product or service.

For additional information, please see Items 4 & 7 of our Form ADV, 2A Brochure (Part 2A) available at: www.dovetailfin.com

Conversation Starters. Ask your financial professional...

- Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? 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?

What fees will I pay?

DFG’s individual and model portfolio management services are charged an annual fee between 0.75% - 1.25% based on the amount of assets under management. The annual fee is charged quarterly, in advance. A minimum of \$400,000 of assets under management is required for this service and may be negotiable. Financial planning and consulting services are charged at \$300 per hour. A fixed account minimum of \$2,500 may be charged in lieu of hourly rate. These fees are charged in arrears or in advance, depending on the service provided. DFG charges a fixed project-based fee of .50% for pension consulting services, in advance. A total minimum fee of \$1,000 is required for this service.

Dovetail Financial Group LLC is a fee-only investment adviser. However, some fee arrangements can create conflicts of interest, which are described in more detail in our Form ADV Part 2A. For example, because our fees are generally based on the amount of assets in a client’s account, we have an incentive to encourage clients to increase the assets under our management

In addition to the fees described above, clients will also incur other direct and indirect costs related to our investment advisory services and investments. These additional costs may include custodial fees, mutual fund and exchange-traded fund expenses, brokerage commissions, transaction fees, and taxes associated with brokerage accounts and securities

transactions. The fees described above are specific to the services provided by Dovetail Financial Group LLC and do not include these third-party charges.

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, please see Item 5 of our Form ADV, 2A Brochure (Part 2A) available at:

www.dovetailfin.com

Conversation Starter. 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?

What are your legal obligations to me when providing recommendations as my broker-dealer or 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 can create some conflicts with your interests aforementioned.

For example, the more assets the client has in his/her account, the more we receive in fees. We therefore have an incentive to encourage a client to increase the assets in his/her account. In addition, our minimum account size is negotiable under certain circumstances and at our discretion. Should we agree to waive this minimum account size, we would receive less compensation for services provided. We, therefore, have a disincentive to waive this minimum.

Conversation Starter. Ask your financial professional...

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

For additional information, please see our Form ADV 2A Brochure available at: www.dovetailfin.com

How do your financial professionals make money?

DFG charges fees quarterly in advance based on account values and have hourly and fixed rates based on client circumstances. Our advisers are paid a percentage of the asset based fees collected. DFG endeavors at all times to put the interest of its clients first as part of our fiduciary duty as a registered investment adviser.

Do your financial professionals have legal or disciplinary history?

No, our firm does not have any legal or disciplinary history; however, yes, some of our financial professionals have a legal or disciplinary history. Visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter. Ask your financial professional...

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

Additional Information

If you would like additional information or a copy of this disclosure or our Form ADV, Part 2A, please call (910)-395-1991.

Conversation Starter. 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?