

## Item 1: Introduction

Matthew Goff Investment Advisor, LLC, which primarily conducts business under the name The Goff Financial Group, is an Investment Adviser registered with the U.S. Securities and Exchange Commission (SEC). We offer our clients investment advisory services. Clients should understand that the services we provide and fees we charge are different than those of a broker-dealer, and that it is important to understand the difference between the two. The Goff Financial Group is not a broker-dealer. Free and simple tools are available to research companies and financial professionals at [Investor.gov/CRS](https://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?

**Description of Services:** The Goff Financial Group (the “Company”) offers discretionary and non-discretionary investment management and investment advisory services to retail investors, small businesses, and retirement plans. The Company also offers financial planning services to retail investors. The Company is strictly a fee-only investment advisor and is not a broker-dealer nor does it offer brokerage services. For additional information on the Company’s services, please see its [Form ADV Part 2A](#) including items 4, 7, 12, 13, and 16.

**Monitoring.** For investment management clients, the Company reviews the overall asset allocation for each Client’s portfolio based on available market data and current holdings information as provided by the Client’s broker-dealer/custodian. Depending upon the Client’s objectives, the portfolio’s holdings, and other factors such as current market conditions, this monitoring may occur as frequently as daily. In addition, the Company conducts periodic reviews of different holdings under its management, including individual stocks, exchange traded funds (ETFs), bonds and mutual funds, not all of which will be held within every account.

**Investment Authority.** The Company offers discretionary and non-discretionary investment services. For accounts managed on a non-discretionary services, the Client makes the ultimate decision regarding the purchase or sale of investments.

**Limited Investment Offerings.** As the Company does not sell any proprietary products, the Company does not offer advice that is limited to any proprietary products or a limited menu of products. The Company works directly for its Clients on a fee-only basis and does not receive any fees or commissions from any of the financial products that may be held in a Client’s account.

**Account Minimums and Other Requirements:** Investment management services may be subject to an account minimum depending upon the scope of services provided. The Company does not have an account minimum for financial planning services. All services can be cancelled by either party without penalty. For more information, please see Company’s Form ADV Part 2A, including Items 5.

**Conversation Starters.** 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 Standards of Conduct - What fees will I Pay?

**Description of Principal Fees & Costs.** The investment advisory fees that The Goff Financial Group charges are based on the net asset value of the managed portfolio at the end of each quarter. The company offers a tiered fee schedule. The maximum annual fee charged to clients is 1.25% for the first \$2 million tier, 1.00% for the next \$3 million tier and 0.90% for the remaining balance. The Company may charge a minimum fixed fee. The Company may also charge for the preparation of financial plans based on an agreed-upon fixed fee or hourly basis. The broker-dealer/custodian on your account may charge you fees for maintaining your account and trading commissions. Should funds be held in your portfolio such as exchange traded funds (ETFs) and traditional mutual funds, you would incur internal fees from these funds unless such fees are waived by the fund company. The Company does not receive any of these internal fees nor does it receive any fees or commissions charged by your broker-dealer/custodian for trading or account services. 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 more information about the fees that the Company charges and the other fees and expenses that you may incur, please see Company’s Form ADV Part 2A including Items 5.

**Conversation Starters.** 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 company 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. Here are some other examples to help you understand what this means:

- If you hire the Company to manage your assets, the Company receives investment advisory fees based on the dollar value of assets that the Company manages. Therefore, the Company may have an incentive to recommend adding assets to accounts that the Company manages on your behalf. For example, if you roll over a 401k to an IRA the Company manages, the Company will be paid advisory fees based on value of the IRA assets. If you decide not to roll over your 401 to an IRA under the Company's management, there are no advisory fees charged by the Company, unless the Company is already managing these assets for you in your 401k plan for a fee. The fee charged by Company for the management of 401k assets may also be less than the fee charged for managing assets in an IRA. Thus, the Company in this example has an incentive for you to roll over your 401k to your IRA under its management.
- While paying compensation to the Company's advisor team based on revenue can incentivize its team to provide a very high level of service to you and other Clients, such compensation arrangements may encourage its representatives to recommend that you become a Client and/or invest more with the Company.

The Company's financial professionals do not receive any commissions or fees from any financial products they may recommend to you, as the Company works directly for all of its Clients on a fee-only basis. There are also no sales quotas of any kind for any of the financial professionals employed by the Company. The Company expects, however, that there will always be some potential conflict of interest with any type of compensation arrangement between two parties such as the Company does not get paid unless you become a Client. For additional information regarding the Company's services as well as potential conflicts of interest, please see the Company's Form ADV Part 2A including items 5 and 12.

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

**How do your financial professionals make money?** The Goff Financial Group seeks to provide each financial professional on the Company's advisor team with a fair and equitable compensation arrangement that promotes and incentivizes a high level of service and Client satisfaction. To promote the retention of highly qualified employees and to help fairly compensate the Company's employees, the Company's financial professionals are paid a base salary or at an hourly rate, as well as incentive-based compensation based on factors such as length of employment. No employee is subject to a sales quota. To promote a team environment and the highest level of Client service, incentive forms of compensation are shared by the Company's advisor team. The Company believes that its employee compensation methods promote a team environment that provides a higher level of service that benefits its Clients. The Company also believes its compensation methods for its employees more closely align the Clients' interests with the Company's and financial professionals' interests. The Company also believes its compensation structure seeks to eliminate the conflicts of interest seen with other types of financial services providers such as within commission-based sales environments at some broker-dealers, banks and insurance companies. To eliminate conflicts of interest, neither the Company or its employees receive any fees or commissions from any third-party financial products in a Client's account. For additional information regarding the Company's services, please see the Company's [Form ADV Part 2](#).

**Item 4: Disciplinary History - Do you or your financial professionals have legal or disciplinary history?** The Goff Financial Group has no disciplinary history. You can look up more information about the Company and the Company's investment advisor representatives at <https://www.investor.gov/CRS>.

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

**Item 5: Additional Information about The Goff Financial Group:** For additional information about the Company's investment advisory services, please visit the Company's [website](https://www.gofffinancial.com) (<https://www.gofffinancial.com>) or the Company's [Form ADV Part 2A](https://www.gofffinancial.com/wp-content/uploads/GoffADV2A.pdf) (<https://www.gofffinancial.com/wp-content/uploads/GoffADV2A.pdf>) You can obtain an up-to-date copy of this relationship summary and other information by visiting the Company's website (<https://www.gofffinancial.com/uploads/GoffADV3.pdf>) or by calling (713) 850-8900.

**Conversation Starter.** 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?