



## Customer Relationship Summary as of 6/30/2020

### Introduction

Resurgent Financial Advisors LLC (referred to here as “us,” “we,” “our firm”), is providing this Customer Relationship Summary as part of Regulation Best Interest. In addition to Resurgent Financial Advisors, our firm does business publicly under the names Peachtree Financial Group in our Atlanta office and Encompass Financial Advisors LLC in our Danville, KY office. Throughout this summary we have called out some “client conversation starters” which you may wish to discuss with us as you get to know us better. We have identified these items as bullet points throughout this summary.

Our firm is a federally registered investment advisor ("RIA") with the Securities Exchange Commission. RIA firms are different from brokerage firms in our fee structure and in our legal obligations to our clients. RIAs have a fiduciary responsibility. This means that we are obligated to put our clients' best interests first at all times. It is important for you to understand the difference between RIA firms and brokerage firms. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing.

Regulation Best Interest applies to both RIA firms and brokerage firms, and we are providing this document to give you more information about our relationship with you as a client.

### What investment services and advice can you provide me?

Resurgent offers a variety of advisory services, including financial planning, investment management, analysis, evaluation and monitoring. Our firm actively monitors your investments on a weekly basis. Our firm works with clients on either a discretionary or non-discretionary basis, a decision made by you. If a client gives us discretion, it means that we are not required to contact you for trade decisions and other decisions as discussed in our Firm Brochure. Generally, our firm does not limit the types of products available to you, however, in our review of a particular product if we find it unsuitable, we retain the right to refuse the transaction. We have no minimum investment required to establish a relationship with a client.

You can learn more about our firm by reviewing our entire Firm Brochure which should be made available to you prior to or at the time of account opening and can be found at <https://adviserinfo.sec.gov/>

### Client Conversation Starters

- **Given my financial situation, should I choose an investment advisory service? Why? 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?

Our firm charges either asset-based fees and fixed fees based on the contract you sign when you open your account(s). Our asset-based fees are based on the value of your account. Our fixed fees are flat fees that do not change with the value of your account(s). Our fees are charged on a regular basis, typically quarterly, as is described in your contract and our Firm Brochure.

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.

### Client 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 providing recommendations? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have a fiduciary duty to act in your best interest and to put your interest ahead of ours. At the same time, the way we make money creates some conflicts with your interests. Here are some examples to help you understand what we mean.

- Investment advisors may recommend that a client use a specific custodian to hold their assets because the advisor receives additional research material or other services that benefit the advisor and do not necessarily extend to the client.
- Clients are advised that a conflict of interest may exist if they engage Resurgent's investment advisors for additional services outside the Firm such as insurance or brokerage services provided for compensation. Some of our financial professionals are insurance licensed and have the ability to sell you insurance products. Our financial professionals earn a separate commission on insurance products. This may present a conflict of interest when advising you about insurance products. Currently, none of our advisors offer brokerage services outside the Firm.

### Client Conversation Starter

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

### How do your financial professionals make money?

Resurgent's investment advisors are compensated based upon a percentage of fee's charged to their clients.

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

No. You can learn about our legal and disciplinary history at <https://adviserinfo.sec.gov/>

### Client Conversation Starter

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

### Where can I go for more information?

For more information about our firm we encourage you to go to our website at <https://resurgentadvisors.com/>. You can request a copy of the most recent Client Relationship Summary. You can also contact us by phone at 404-654-0531 to obtain an up-to-date, free of charge Customer Relationship Summary.

### Client Conversation Starters

- **Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer?**
- **Who can I talk to if I have concerns about how this person is treating me?**