



Customer Relationship Summary revised 8/2/2022

Introduction

Resurgent Financial Advisors LLC (referred to here as “us,” “we,” “Firm”, or “Resurgent”), is providing this Customer Relationship Summary as part of Regulation Best Interest. In addition to Resurgent Financial Advisors LLC, our firm conducts some of its investment advisory business using different entity names which are listed in the Firm’s ADV Part 1 Section 1.B of Schedule D. 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.

Resurgent 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. 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. 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.

What investment services and advice can you provide me?

Resurgent offers a variety of advisory services, including financial planning, investment management, wrap fee program, analysis, evaluation, and monitoring. Our Firm actively monitors your investments on a continuous and ongoing 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 and Wrap 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 and Wrap 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 or 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, either monthly or quarterly, as is described in your contract and our Firm Brochure and Wrap Brochure. For assets managed through our wrap program, the asset-based fees will include most transaction costs and fees paid to a broker-dealer or bank that has custody of the assets, and therefore our fee may be higher than a typical asset-based advisory fee.

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.
- Third-Party Payments- Insurance Agents: Some of our financial professionals, providing investment advice on behalf of our Firm, are insurance licensed and have the ability to sell you insurance products. Our financial professionals will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend investment products based on the compensation received rather than solely based on your needs. Resurgent does not receive any of this revenue.
- Third-Party Payments- Registered Representatives: Some of our financial professionals, providing investment advice on behalf of our Firm, are registered representatives with a broker-dealer. Our financial professionals will receive compensation in connection with the purchase and sale of securities or other investment products. Compensation earned by these professionals is separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend investment products based on the compensation received rather than solely based on your needs. Resurgent does not receive any of this revenue.

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 for our Firm. Yes for our financial professionals. Visit [Investor.gov/CRS](https://investor.gov/CRS), a free and simple search tool to research our Firm and our financial professionals.

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 current copy of the Client Relationship Summary by email info@resurgentadvisors.com or call us at (770) 615-8383.

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?**