Form CRS – Members Advisory Group, LLC Effective Date: March 2026

Introduction

Members Advisory Group, LLC is registered as an investment adviser with the U.S. Securities and Exchange Commission. Investment Advisory Services and Brokerage 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?

We offer investment advisory services to retail clients. ***Accounts***: We service retail nonqualified and qualified accounts. ***Investments***: We use mutual funds, exchange traded funds, stocks, and bonds to construct investment portfolios.

Monitoring: We monitor portfolios and securities in accounts on an ongoing basis. We communicate with you frequently and also offer to meet with you at least annually depending on your needs. ***Investment Authority:*** We provide our services on a perpetual discretionary basis. We execute investment recommendations and specific transactions, in accordance with your investment objective without your prior approval. Our engagement will continue until you notify us otherwise in writing. ***Limited Investment Offerings:*** We do not make available or offer advice with respect to proprietary products nor to a strictly limited menu of products or types of investments. ***Account Minimums and Other Requirements:*** We do not require an account or relationship size minimum in order for you to open/maintain an account or establish a relationship.

For more detailed information on our relationships and services, please see Item 4 – Advisory Services and Item 7 – Types of Clients of our Form ADV Part 2A.

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?*

What fees will I pay?

You will pay an ongoing asset-based fee. This fee will be collected at the beginning of each quarter and is calculated as a percentage of the total value of the account that we manage. ***Conflicts of Interest:*** The more assets in your advisory account, the more you will pay in advisory fees, and we therefore have an incentive to encourage you to increase the assets in your account. ***Other Fees and Costs:*** In addition to our advisory fee, you will also be responsible for fees related to mutual funds, and other transactional fees. Some of our Investment Adviser Representatives also serve as insurance agents. Through their role as such they may sell, for commissions, various insurance products.

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 detailed information on our fees, please see Item 5 – Fees and Compensation of our Form ADV Part 2A.

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 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 interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests. We have a financial incentive to recommend that you rollover retirement plan assets into an IRA we manage; however, we seek to educate you on your options, fees, advantages and disadvantages associated with each choice. Our firm offers insurance products for which we may receive a commission. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.

For more detailed information on conflicts of interest, please see Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A.

Conversation Starters

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

How Do Your Financial Professionals Make Money?

Our financial professionals are compensated in the following manner; asset-based fees, salaries, bonuses and insurance or annuity commissions. This means financial professionals have an incentive to increase the asset size in the relationship or solicit new business.

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

Yes. You can visit www.investor.gov for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters

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

Additional Information

You can find additional information about our investment advisory services by visiting www.sec.gov/check-your-investment-professional and searching with our CRD #: 153723 or by visiting www.membersadvgrp.com. You can request up to date information and a copy of our client relationship summary by contacting us at cfluker@membersadvgrp.com or (716) 632-4066.

Conversation Starters

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

Form ADV Part 3 / Customer Relationship Summary
Summary of Material Changes
Members Advisory Group, LLC
Effective Date: March 2026

Introduction

There have been no changes to this section.

What investment services and advice can you provide me?

There have been no changes to this section.

What fees will I pay?

We amended this section to disclose that certain Investment Adviser Representatives may earn insurance commissions on the sale of insurance products.

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

There have been no changes to this section.

Additional Information

There have been no changes to this section.