

GATEWAY FINANCIAL AGENCY CORPORATION
Customer Relationship Summary
FORM CRS MAY 9, 2024

Introduction

Gateway Financial Agency Corporation is registered with the Securities and Exchange Commission as a broker dealer and is a member of FINRA. As a retail investor it is important that you understand the differences between a broker dealer and an investment advisor firm as fees differ. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisor, and investing.

What investment services and advice can you provide me?

Through our registered representatives the only type of investments we provide to retail investors are Mutual Funds. We do not offer proprietary investments, stocks, bonds, variable annuities, options or alternative investments. Nor do we have custody of retail investors funds. After a thorough educational process and collection and analysis of retail investor objectives, financial status, and other pertinent factors our registered representatives will offer a list of suitable Mutual Funds from which the retail investor will make a selection and ultimate decision to invest in. We do not accept discretionary accounts nor do we monitor accounts on a periodic or continuous basis. We do not establish a minimum investment level. Mutual Funds do impose certain minimums for their products.

Questions you may wish to ask:

Given my financial situation, should I choose a brokerage service?

How will you choose investments to recommend to me?

What is your relevant experience, including licenses, education and other qualifications? What do they mean?

What fees will I pay?

The firm does not charge the retail investor any direct fees. Mutual Fund companies charge a sales charge when you invest in their funds. A portion of it is paid to the firm as a Dealer Reallowance. The retail investor will also be subject to additional fees from the Mutual Fund companies such as 12b1 fees, management fees, custodial fees or administrative charges depending on the product and/or type of account. Whether you gain or lose, fees and costs will reduce the amount of accumulated money in your account over time. Please make sure you understand by reading the Prospectus and asking questions.

Questions you may wish to ask:

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 provide you with a recommendation, we are required 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. You should understand and ask us about these conflicts because they can affect the recommendations we provide you. Here is an example to help you understand what this means. Some Mutual Fund companies pay us a portion of 12b1 fees that they charge on accounts invested in products subject to such fees. This means we may have an incentive to offer certain products. We are likely to make more money from these products assuming that accounts grow in value through investor contributions and/or positive fund performance. We and our registered representatives only make money from the sources described above. We have no revenue sharing, ticket charges or incentive driven production arrangements.

Questions you may wish to ask:

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

How do your financial professionals make money?

Our financial professionals receive a fixed commission on the Dealer Reallowance and 12b1 fees paid to us by the Mutual Fund companies. The Dealer Reallowance and fees are outlined in every Mutual Fund prospectus. Your financial professional will give you a prospectus for the Mutual Funds which are suitable for you and explain the fees. Please make sure you understand by reading the Prospectus and asking questions.

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

Yes. Visit Investor.gov/crs and brokercheck.finra.org for a free and simple search tool to research us and our financial professionals.

Questions you may wish to ask:

As a financial professional do you have any disciplinary history?

Additional information

You can ask your financial professional for more information and request a copy of this relationship summary from our Home Office. Our phone number is (863) 993-2682.

Questions you may wish to ask:

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

Exhibit A to amendment of Gateway Financial Agency Corporation Form CRS

The Form CRS of Gateway Financial Agency Corporation has been amended on May 9 2024.

The amended form is attached.

The first amendment made was the inclusion of the section on page two which reads: How do your financial professionals make money?

The second amendment made was to move the “Questions you may wish to ask:” which reads: Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me? to the bottom of page 2.