

June 16, 2020

Relationship Summary – Cambridge Financial Group, Inc. - ADV Part 3 – Form CRS

Item 1 – Introduction –

Cambridge Financial Group, Inc. is registered with the Securities Exchange Commission as an investment advisor. Brokerage and investment advisory services and fees differ and that it is important for the retail investor to understand the 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.

Item 2 – Relationships and Services –

“What investment services and advice can you provide me?”

Description of Services: Cambridge Financial Group offers investment advisory services to retail investors. These services can be part of a wrap fee program at a broker dealer. We manage portfolios using quantitative formulas to select stocks with strong price gains. Portfolios also contain stocks selected by formulas indicating their price-to-value is less than similar companies. Some portfolios include US Government Bonds.

Monitoring – Account positions and activity is monitored on a daily basis for retail investor clients. Stocks held within the portfolios are evaluated on a monthly basis and can be replaced at that time.

Investment Authority – Retail investor clients and wrap program clients sign our investment advisory agreement which gives us authority to buy or sell stocks, or government bonds, in the retail investor account. Other than paying fees from the retail client account, with client authorization, this authority does not allow us to access client funds for any other reason.

Limited Investment Offerings – Portfolios we manage only consist of stocks, specifically the stocks included in the S&P 500 Index, and US Government bonds.

Account Minimums – The minimum account size for an investment account at our firm is \$100,000.

Additional Information – additional information can be found in our Form ADV Part 2. This can be found on our website at www.cfginc.net/ADV2.pdf

Item 3 – Fees, Costs, Conflicts, and Standard of Conduct

“What fees will I pay?”

Clients pay fees on a quarterly basis. Fees are based on a percentage of the account market value. Wrap fee program client fees include most transaction costs and fees paid for brokerage services and custody of client assets and therefore might be higher than other asset-based advisory fees.

Conflict of interest – The more assets in an account, the more fees will be paid and we may therefore have an incentive to encourage a retail investor to increase assets in their account.

Additional Information – 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.

Our Form ADV Part 2 includes more information. This can be found on our website at www.cfginc.net/ADV2.pdf

“What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?”

Standard of Conduct – *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:*

Our firm makes money on fees based on a percentage of the account market value. This is our firm’s only source of income.

The more assets in an account, the more fees will be paid and we may therefore have an incentive to encourage a retail investor to increase assets in their account.

Additional Information – additional information can be found in our Form ADV Part 2. This can be found on our website at www.cfginc.net/ADV2.pdf

“How do your financial professionals make money?”

Financial professionals at our firm are paid an annual salary and bonuses based on firm performance.

Item 4 – Disciplinary History –

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

No.

To research Cambridge or any of our financial professionals free and simple search tools and more information can be found at Investor.gov/CRS

Item 5 – Additional Information

More information about Cambridge Financial Group can be found on our website: www.cfginc.net or by calling (614) 457-1530. Our most current relationship summary can be found at www.cfginc.net/CRS .

Conversation Starters – As a retail investor, you might have some questions to ask your financial professional:

“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 relative experience, including licenses, education and other qualifications? What do these qualifications mean?”

“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?”

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

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

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?