Revised: September 2026

Parkway Wealth Management Group, LLC is an investment adviser registered with the Securities and Exchange Commission ("SEC"). Investment advisory services and fees are different than the services and fees provided by a broker-dealer and it is important for you to understand the differences. There are free and simple tools available allowing you to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers and investing in general.

What investment services and advice can you provide me?

We provide investment advisory services to individuals, trusts, estates, pension and profit-sharing plans, charitable entities, small businesses and other institutional investors. These services include, but are not limited to, asset management through our wrap program, financial planning and financial consulting. Asset management is offered through our wrap program, the Parkway Management Program when accounts are held at Raymond James. Non-wrap asset management (Personalized Investment Advice) is offered for client accounts held at Charles Schwab & Company. We can help you decide which type of investment advisory services to choose based on your financial situation. Our advisory services are primarily offered on a discretionary basis, whereas we have the authority to execute investment decisions on your behalf. If the situation warrants, we may offer non-discretionary asset management services as well. Portfolios are primarily invested in stocks, ETFs, bonds, mutual funds, REITs, MLPs, private funds, other alternative investments and/or third-party model providers. We may use other security types when necessary. We monitor your account on an ongoing basis as part of our standard services and will confer with you via phone, email or meetings to discuss your investments and any changes to your financial situation. We do not require a minimum account size to become a Parkway client. However, we reserve the right to terminate or decline services if we feel the account is effectively too small to manage.

We offer investment advice to 401(k) plans. We act as the investment adviser to the plan and conduct enrollment and investment education meeting for employees. Plan investment options are selected by Institutional Fiduciary Services (IFS), a division of Raymond James & Associates through a sub-advisory agreement with us.

More information about our services can be found in Item 4 of our Disclosure Brochure and Item 4 of our Wrap Fee Program Brochure at https://adviserinfo.sec.gov/firm/brochure/333971

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?

Fees for Personalized Investment Advice and the Parkway Management Program are charged at the beginning of each calendar quarter based on the market value of the assets in your account on the last day of the previous quarter. The maximum fee for this service is 1.95%. Fees are subject to negotiation and are agreed upon between the client and the Financial Advisor. Each client's fee schedule, and any applicable terms and conditions, are stated in the client's investment advisory agreement. Clients may receive comparable services from other broker-dealers or investment advisers and pay fees that are higher or lower than those charged under the Parkway Management Program.

Financial Planning, Financial Consulting and 401(k) Plan Services and other services are charged according to a fixed or asset-based fee arrangement. Fees are determined on a case-by-case basis and dependent on the scope of services we provide to you. If we identify an insurance need as the result of our Financial Planning process, Parkway and/or your investment adviser representative will receive a commission directly from the insurance company.

The types of fees we receive may create a conflict of interest. Asset-based fees incentivize us to encourage you to add more assets to your account. A wrap fee may be higher than a non-wrap fee as it includes costs that would otherwise be paid by you directly to a broker-dealer or custodian. You will also incur other fees directly or indirectly. These may include but are not limited to custodian fees, mark-ups, mark-downs and dealer spreads, trade-away fees, mutual fund ticket charges, IRA custodial fees, account transfer fees, wire transfer fees, margin fees, interest, exchange fees, taxes, or other account expenses. 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.

More information about our fees can be found in Item 5 of our Disclosure Brochure and Item 4 of our Wrap Fee Program Brochure at https://adviserinfo.sec.gov/firm/brochure/333971

Conversation Starters	• *Help me understand how these fees and costs might affect my investments. If I give you $100,000 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 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 affect the investment advice we provide you. Here are some examples to help you understand what this means. If we recommend brokerage or insurance products, we receive a commission based on the product you purchase. The receipt of commissions gives us incentive to recommend certain products over others based on the compensation we receive rather than your needs.

We receive services from the custodians we recommend that include investment-related research, quotes and market data; technology that allows us to service your account including trading and access to your account data; compliance and/or practice management-related publications; free or discounted conferences, meetings and other educational and/or social events; marketing support; and/or other products and services that assist us in operating our business. The economic benefit we receive creates a conflict of interest and may influence our choice of custodian for custody and brokerage services.

The companies we select for management, guidance and research used in formulating investment advice for client portfolios provide us with sponsorship dollars for events such as lunches, dinners, educational workshops, networking, and/or sporting events. These events are primarily available to Parkway employees but occasionally may include Parkway clients as well.

Parkway recommends Charles Schwab & Company (Schwab) as the custodian for our non-wrap advisory services. In exchange for utilizing Schwab's brokerage and custodial service, Schwab agreed to pay certain business and operational expenses on behalf of Parkway. These expenses could include technology, research, marketing or compliance, that help us run our business. These benefits are contingent on maintaining a certain threshold of assets at Schwab. It is not dependent on trading or commission requirements. This presents a conflict of interest because there is financial incentive for us to recommend you hold your account at Schwab rather than making the recommendation exclusively on your interests.

More information about our conflicts of interest can be found in Items 10 and 14 of our Disclosure Brochure and Item 9 of our Wrap Fee Program Brochure at https://adviserinfo.sec.gov/firm/brochure/333971

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 different ways, which may include salary, bonus, amount of assets brought into the firm, amount of assets they service, or some combination of the foregoing. Our financial professionals do not receive brokerage transaction commissions from any third parties as a result of the advisory services we provide to you. Our financial professionals may also be registered as representatives of an unaffiliated broker-dealer. Any commissions received for brokerage services or transactions are for services separate from the investment advisory services we provide you and subject to a separate fee. Financial professionals who are also licensed insurance agents will receive a commission when you purchase an insurance product through us.

Do your financial professionals have legal or disciplinary history?

No. Our financial professionals do not have any legal or disciplinary history. There are free and simple tools available allowing you to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers and investing in general.

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

For additional information about our services

If you would like additional information about our advisory services, or a copy of this relationship summary please call us at (972) 502-9340. You can also visit our website at www.ParkwayTeam.com.

Conversation Starters	• *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?*