E & G Advisors, LLC
Form ADV, Part 3 - Customer Relationship Summary
January 2, 2026

E & G Advisors, LLC is registered with the Securities & Exchange Commission as an **investment adviser**. Brokerage and investment advisory services and 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 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 investors including selecting or recommending investments for clients while taking into account the client's needs, including total return objectives, risk tolerance, and other assets and obligations of the clients. We also provide advice to plan sponsors for 401k and other qualified retirement plans. Our advisory services are discretionary in nature meaning that we will make the ultimate investment decisions without your permission. We will review all accounts on a no less than quarterly basis to insure that each transaction is: (i) suitable to the respective client's investment objectives; (ii) meets that client's quality standards; and (iii) to make sure that their investment objectives are still pertinent to the managed account arrangement. More frequent reviews may be triggered by material changes in variables such as the client's individual circumstances or the market economic or political environment. We do not have a minimum account size.

For additional information, please see Form ADV, Part 2A brochure (Items 4 and 7 of Part 2A).

Conversation Starter:

- *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?

The client pays E & G for its investment management services quarterly based upon the client's assets under management. These fees are "asset-based" meaning that the fee is calculated as a percentage of the assets invested in your advisory account according to the fee schedule in your advisory agreement with us. 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 additional information, please see Form ADV, Part 2A brochure (Items 5.A., B., C., and D).

In addition to the advisory fees paid, clients may also incur certain charges imposed by other third parties, such as broker-dealers, custodians, trust companies, banks and other financial institutions. These additional charges may include securities brokerage commissions, transaction fees, custodial fees, margin costs, charges imposed directly by a mutual fund or ETF in a client's account, as disclosed in the fund's prospectus (*e.g.*, fund management fees and other fund expenses), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions.

Conversation Starter:

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 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 is an example to help you understand what this means:

- Retirement rollovers: If we recommend that a client rollover his/her retirement plan assets such a recommendation creates a conflict of interest because we will earn new (or increase current) compensation as a result of the rollover.

Conversation Starter:

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

For additional information, please see our Form ADV, Part 2A brochure.

How do your financial professionals make money?

Our financial professionals are compensated through the investment advisory fees earned by the Firm. This means that the more assets you invest in your account, the more you will pay in fees, and therefore *we have an incentive to encourage you to increase your advisory account assets*.

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

No

Visit https://www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

***Conversation Starter*:**

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

For additional information about our services, please visit our website, www.eandgadvisors.com. If you would like additional, up-to-date, information or a copy of this disclosure, please call 713-880-3533.

Conversation Starter:

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?