July 2026

Form CRS: Client Relationship Summary

Item 1: Introduction

Liberty Forge, LLC d/b/a Civic Financial (the "Firm"), is an investment adviser registered with the U.S. Securities and Exchange Commission. Investment advisers and broker-dealers offer different services and charge different fees, and it is important for you to understand the differences. Free and simple online tools can help you understand those differences and allow you to research firms and financial professionals at the SEC's investor education website at www.investor.gov/CRS.

For more information about us, visit www.adviserinfo.sec.gov.

Item 2: Relationships and Services

What investment services and advice can you provide me?

We offer investment advisory services, which include financial planning, discretionary investment management, and retirement plan consulting services. Financial planning and investment management services can be offered to our clients as part of a comprehensive wealth management service offering. If you open an advisory account with us, we will meet with you to evaluate your specific risk tolerance, time horizon, liquidity constraints, and other related factors before making investment recommendations to you.

When we manage your assets on a discretionary basis, we have authority to make investment decisions and buy and sell securities on your behalf without asking you in advance. For certain assets not held by a custodian we work with (such as assets held in a 401(k) plan), we will make investment recommendations to you, but you are responsible for accepting or rejecting our recommendations as well as buying or selling the investments.

Although our advice is not limited to certain types of investments, our investment advice focuses primarily on exchange-traded funds ("ETFs"), third-party model portfolios offered by independent managers, individual equities, alternative investments, and cash and cash equivalents, as well as recommendations of third-party investment managers. We monitor your investments on an ongoing basis, and account reviews are conducted at least quarterly. We generally require clients to maintain a household minimum of $1,000,000 in assets under management in order to start and maintain an advisory relationship with the Firm, although we reserve the right to waive or reduce this minimum in our sole and absolute discretion. We provide basic financial planning advice as part of our comprehensive wealth management services.

For more information about our services, please review Item 4 of our disclosure brochure, which can be found at www.adviserinfo.sec.gov.

Conversation Starters: Here are some additional questions you can ask us to learn more about our services:

- 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?

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

What fees will I pay?

For our comprehensive wealth management and investment management services, the Firm charges you an annual fee based on the amount of assets we manage or advise on your behalf. We charge this fee monthly in advance based on the market value of the assets we manage. We will generally deduct our fees directly from your account. The more assets there are in your advisory account, the more you will pay in fees, and the Firm has an incentive to increase the assets we manage or advise on your behalf. For stand-alone financial planning engagements, we typically charge a fixed fee of $10,000, generally payable in advance. For retirement plan consulting services, we charge an asset-based fee, payable quarterly or monthly, in advance or in arrears, based on the market value of plan assets.

In addition to the fees we charge, other firms will also charge you fees and expenses in connection with the services we provide to you, which could include securities brokerage commissions; other transaction costs; custodial fees; reporting charges; charged imposed by Independent Managers; 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, distribution 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.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce what you make on your investments over time. Please make sure you understand what fees and costs you are paying.

For more information about the fees and expenses you could pay in connection with our services, please review Item 5 of our disclosure brochure, which can be found at www.adviserinfo.sec.gov.

Conversation Starters: Here are some additional questions you can ask us about our fees:

- Help me understand how your 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 are some examples to help you understand what this means. When we provide you with financial planning services, we have an incentive to recommend our investment management services to you because we can earn additional fees for providing such services. Additionally, certain of the Firm's Supervised Persons, in their individual capacities as registered representatives of Purshe Kaplan Sterling Investments, Inc. ("PKS") or as licensed insurance agents, can provide brokerage and insurance products and services under separate commission-based arrangements and will receive additional compensation, including commissions and ongoing trail fees, when doing so, which creates an incentive to recommend such products and services to you. These and other arrangements create an incentive for us to recommend those firms' services and products to you.

Conversation Starters: Here are some additional questions you can ask us about the conflicts of interest we face:

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

For more information about the conflicts of interest we face when rendering services to you, please visit www.adviserinfo.sec.gov.

How do your financial professionals make money?

We compensate our financial professionals based on a salary and bonuses based on the profitability of the Firm or, with respect to firm owners, with a distribution of profits from the Firm. In addition, certain of our financial professionals receive commissions and ongoing trail fees as registered representatives of PKS, and commissions as licensed insurance agents, in connection with brokerage and insurance products they sell to clients.

Item 4: Disciplinary History

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

No. To learn more about the Firm's investment professionals, please visit the free and simple online search tool available at www.investor.gov/CRS.

Item 5: Additional Information

For more information about our services and fees, please visit www.adviserinfo.sec.gov. To request up-to-date information and/or a copy of our relationship summary, please call us at (617) 239-9340.

Conversation Starters: Here are some additional questions you can ask us if you need to reach us:

- 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?