

## Form CRS Client Relationship Summary

The Money Advisor Group, LLC is registered as an investment adviser with the Securities and Exchange Commission and provides investment advisory accounts and services, rather than brokerage accounts and services. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences.

Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### Contact Us:

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June 30, 2020

### What Investment Services and Advice Can You Provide Me?

We offer portfolio management services and financial planning services.

Our **portfolio management services** are offered on a wrap fee basis. This is an advisory program where a specified fee not based directly upon transactions in your account is charged for investment advisory services and the execution of your transactions. We may use one or more sub-advisers to manage a portion of your account. We regularly monitor the performance of your accounts, and may hire and fire any sub-adviser without your prior approval. You have the option to grant us discretionary or non-discretionary authority. If you grant us **discretionary authority**, we make all decisions to buy, sell or hold securities, cash or other investments in your account without consulting you first. You may, at any time, revoke this authority or impose reasonable restrictions. If you grant us **non-discretionary authority**, we will always contact you before implementing any transactions in your account. We review managed portfolios at least quarterly, but may review it more often if requested, if we receive information material to the management of your portfolio, or if at any time we deem a review is necessary.

Our **financial planning services** include advising you on one or more areas of your financial situation (i.e., estate planning, risk management, retirement planning, education funding, etc). After we meet with you and gather information about your financial circumstances and objectives, we review and analyze the information you provide to us, and provide you with a written plan (if agreed upon). Financial planning reviews are conducted on an as-needed or agreed-upon basis.

We do not limit our advice to specific securities, but we primarily advise on Mutual Funds and ETFs. We may also advise you on money market funds, CDs, municipal securities, bonds, stocks, variable annuities, real estate, REITs, limited partnerships, options and on any type of investment currently held in your portfolio.

We require a minimum advisory fee of \$5,000, which may be waived at our sole discretion.

For more detailed information about our services, please see Items 4 and 7 of our [Form ADV 2A "Brochure"](#) and Items 4 and 5 of our [Form ADV 2A Appendix 1 "Wrap Fee Program Brochure."](#)

### What Fees Will I Pay?

**Wrap Fee Program Fee ("Program Fee"):** The Program Fee is based on a percentage of the total assets we manage for you, based on the schedule below. Our Program Fee is usually billed quarterly in advance (certain clients may be charged in arrears), based on the balance at end of billing period. Our fee is negotiable, depending on individual client circumstances.

Total Assets	\$0-\$500,000	\$500,001 - \$1,000,000	\$1,000,001 - \$2,500,000	\$2,500,001 - \$5,000,000	\$5,000,001-\$10,000,000	\$10,000,001 and above
Annual Fee	1.50%	1.35%	1.15%	0.90%	0.675%	0.50%

**Other Fees and Costs:** The Program Fee includes the transaction costs for trades executed through the Qualified Custodian (or a broker-dealer designated by the Qualified Custodian), and charges relating to the settlement, clearance, or custody of securities your account. The Program Fee does not include mark-ups and mark-downs, dealer spreads or other costs associated with the purchase or sale of securities, interest, taxes, or other costs, such as national securities exchange fees, charges for transactions not executed through the Qualified Custodian, costs associated with exchanging currencies, costs associated with sub-advisory services, wire transfer fees, or other fees required by law or imposed by third parties. For more detailed information about our fees and costs, please see Item 5 of our [Form ADV 2A "Brochure"](#) or Item 4 of Form [ADV Part 2A Appendix 1 "Wrap Fee Brochure."](#)

[PLEASE SEE ADDITIONAL FEES AND EXPENSES CONTINUED ON THE NEXT PAGE]

## **What Fees Will I Pay? (Continued)**

**Financial Planning Fees:** You will be charged either on a fixed-fee or hourly-fee basis for financial planning services. Fixed-fees are up to \$50,000 and are payable in advance. Hourly fees are \$250/hr. Financial Planning fees are negotiable depending upon the complexity and scope of the plan, your financial situation, and your objectives. Your exact fee is listed in your Financial Planning Agreement. We may offset our financial planning fees to the extent you implement recommendations through us.

Our receipt of fees for managing client accounts results in conflicts of interest. For example, the more assets in a client's advisory account, the more a client will pay in asset-based fees, and the firm may therefore have an incentive to encourage clients to increase the assets in their accounts. For more examples of the conflicts of interests we have, please see Items 5, 10, 11, 12 and 14 of [Form ADV 2A "Brochure"](#) and Items 4 and 9 of our [Form ADV 2A Appendix 1 "Wrap Fee Brochure."](#)

## **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.

- We receive a portion of the Program Fee for our services. This compensation may be more than the amount we would receive if you paid separately for investment advice, brokerage, and other services. Accordingly, a conflict of interest exists because we have a financial incentive to recommend the Wrap Fee Program.
- We receive research and other products or services (i.e., soft dollar benefits) from broker-dealers at no charge. This is a conflict of interest, as we have an incentive to recommend and continue utilizing the broker-dealers that provide us with these free products and services.

For more details and examples of the conflicts of interests we have, see Items 10, 11, 12, and 14 of our [Form ADV 2A "Brochure"](#) and Items 4 and 9 of our [Form ADV 2A Appendix 1 "Wrap Fee Brochure."](#)

## **How Do Your Financial Professionals Make Money?**

Our IARs are compensated in various ways. These include salary, a vehicle and/or health insurance allowance, discretionary bonuses based on performance of the firm and/or incentive pay based on new revenue or IAR's existing book of business. This presents a conflict of interest in that our IARs have an incentive to encourage you to increase the assets in your account. Our IARs are not compensated any differently based on the advisory products they sell to you and do not receive any non-cash compensation.

## **Do You or Your Financial Professionals Have Legal or Disciplinary History?**

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.



## **Ask Your Financial Professional:**

Below are some questions you can ask our financial professionals to start a conversation about relationships and 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?*
- *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?*

For more information about our investment advisory services or to request the most current version of this relationship summary, please go to <http://www.tmag2.com>, the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov), or call our office at (706) 256-0115.