



# FINANCIAL GROUP

## ***Customer Relationship Summary Introduction***

CMC Financial Group is an investment adviser with the Securities and Exchange Commission (“SEC”). 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. The following items include Conversation Starters that the SEC created as a way to facilitate discussions between our firm and you.

### ***Relationships and Services***

#### ***What investment services and advice can you provide me?***

We offer investment advisory services to retail investors, including the below:

- We will offer you investment advice on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. We will contact you (by phone or e-mail) at least annually to discuss your portfolio.
- You can choose an account that allows us to buy and sell investments in your account without asking you in advance (a “*discretionary account*”) or we may give you advice and you decide what investments to buy and sell (a “*non-discretionary account*”).
- We are held to a fiduciary standard that covers our entire investment advisory relationship with you. For example, we are required to monitor your portfolio, investment strategy, and investments on an ongoing basis.
- We do not have requirements for retail investors to open or maintain an account or establish a relationship.

**For additional information**, please see our [Form ADV, Part 2A](#) brochure, specifically Items 4 and 7 or our [Wrap Brochure](#) Items 4 and 5.

**Conversation Starters:** Ask us the following questions –

- ✓ 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?

### ***Fees, Costs, Conflicts, and Standard of Conduct***

#### ***What fees will I pay?***

- If you open an advisory account, you will pay an on-going *asset-based fee* billed at the end of each quarter for our services, based on the value of the cash and investments in your advisory account. We also can provide a financial plan for a one-time *fixed fee*.
- We offer advisory accounts called *wrap fee programs*. In a *wrap fee program*, the asset-based fee will include transaction costs and fees to a broker-dealer or bank that will hold your assets (called “*custody*”).
- We have a vested interest in seeing your account(s) increase in value as our fees increase as you accumulate more. Our fee is assessed quarterly independent of changes to your investment portfolio. For your financial wellbeing, there is no incentive for us to needlessly buy or sell within your investment holdings.
- In a traditional asset-based fee arrangement or flat fee arrangement, you may also be charged fees that are separate from our fees and may be charged directly or indirectly to you. However, with CMC Financial Group, this never happens. We pay a fee on your behalf to cover charges that include but are not limited to custodian fees, account maintenance fees, mutual fund fees as well as other transactional and product-level fees.

- 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 more information, please see [Form ADV, Part 2A](#) brochure, Item 5.

**Conversation Starters:** Ask us the following questions –

- ✓ 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 are some examples to help you understand what this means.*
- There are certain conflicts of interests that can happen for a fiduciary. For example, when life insurance is an appropriate investment need, the sale of an insurance product can take your advisor out of their fiduciary standard. However, as your Investment Adviser, we will continue to hold to our fiduciary standard in all services we provide.

**For additional information,** please see our [Form ADV, Part 2A](#) brochure, specifically Items 4 and 10 or our [Wrap Brochure](#) Items 4.A and 5.

**Conversation Starters:** Ask us the following questions –

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

***How do your financial professionals make money?***

- Our financial professionals may be compensated in one or more of the following ways: the amount of client assets that we service, the time and complexity required to meet client’s needs, or the revenue the firm earns from our advisory services or recommendations.
- Our interests can at times seem to conflict with your interests. We must tell you about them in a way you can understand, so that you can decide whether or not you to agree to them.

***Disciplinary History***

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

- No, the firm and/or its financial professionals do not have a reported disclosure.
- Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research your financial professionals.

**Conversation Starters:** Ask us the following questions –

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

***Additional Information***

- For additional information on our investment advisory services and to request a copy of the relationship summary, go to IAPD at [adviserinfo.sec.gov](http://adviserinfo.sec.gov) or to our website, [www.cmcfg.com](http://www.cmcfg.com).
- You can call us at (678) 690-8800 to request up-to-date information and request a copy of the relationship summary.

**Conversation Starters:** Ask us the following questions –

- ✓ Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer?
- ✓ Who can I talk to if I have concerns about how this person is treating me?