



### Item 1 – Introduction: Is an investment advisory account right for you?

Mutual Trust Advisory Group, Inc. is registered with the Securities and Exchange Commission as an investment adviser. Please be aware that brokerage and investment advisory services and fees differ and that it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing.

### Item 2 – What investment services and advice can you provide me?

We offer investment advisory services to retail investors. Our principal services include Financial planning, investment management and wealth management. Wealth management is a combination of the financial planning and investment management services. As part of our standard investment management service we provide continuous and regular supervisory and/or management services with respect to your account(s). We do not monitor the investments made as a result of a financial plan unless you have hired us for investment management or wealth management services. Our investment management services are offered on a *discretionary* basis. *Discretionary* authorization allows us to determine the specific securities, and the amount of securities, to be purchased or sold for your account without your approval prior to each transaction. We do not limit our advice to proprietary products, or a limited menu of products or types of investments. We do not require a minimum amount of assets to establish a relationship with us.

**For additional information, please refer to Items 4, 7, & 13 of our Form ADV Part 2A at the following link:**  
<https://adviserinfo.sec.gov/firm/brochure/277060>.

*Conversation Starters. Ask your financial professional—*

- ❖ *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 – What fees will I pay?

We charge hourly fees, fixed fees and fees based on a percentage of assets under management. Financial planning services are offered for an hourly fee or a fixed fee. Investment management fees are based on a percentage of assets under management. We charge a fixed fee at the inception of Wealth management services and a fee based on a percentage of assets under management for ongoing management services.

For Financial planning services, MTAG will either charge a portion of the fee at the time of the engagement, with the balance payable upon completion of the engagement; or, fees will be paid on a quarterly basis, in advance. When a quarterly payment arrangement is negotiated with the Client, the financial planning agreement will self renew annually at the same annual rate (unless agreed otherwise in writing). If an hourly fee is used, the rate is determined by the complexity and experience needed for the engagement. Hourly fees are billed in hourly increments, and due upon delivery of service. Ongoing management fees are billed quarterly, in advance, and are based on the value of your portfolio at the end of the preceding quarter.

The more assets there are in your advisory account, the more you will pay in fees. Therefore, we have an incentive to encourage you to increase the assets in your account. Our fees are negotiable depending upon the complexity and scope of the service, your financial situation, and your objectives.

**For additional information regarding our fees, please see Item 5 of our Form ADV Part 2A at the following link:** <https://adviserinfo.sec.gov/firm/brochure/277060>.

**Description of Other Fees and Costs:** The fees that you pay to our firm for investment advisory services are separate and distinct from the fees and expenses charged by investment companies (i.e., mutual funds, exchange traded funds, unit investment trusts and variable annuities). These fees are described in each prospectus. These fees will generally include a management fee and other fund expenses. You will also incur transaction charges and/or brokerage fees when purchasing or selling securities. These charges and fees are typically imposed by the broker-dealer or custodian that executes the trade. The broker-dealer or custodian may also

charge your account for custodial fees, retirement account fees, trust fees, exchange fees, redemption fees that may be assessed on investment company shares, transfer fees, account termination fees or other special service fees and charges. We do not share in any portion of these fees imposed by the broker-dealer or custodian. To fully understand the total cost you will incur, you should review all the fees charged by investment companies, broker-dealers, our firm, and others.

**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 refer to Item 5 of Form ADV Part 2A at the following link:  
<https://adviserinfo.sec.gov/firm/brochure/277060>.**

*Conversation Starter. Ask your financial professional—*

- ❖ *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:

All investment advisers face conflicts of interest which are inherent in the business. Our primary source of compensation is through asset based fees. Therefore, we are incentivized to acquire new clients and to increase assets under management. Other conflicts of interest result from other business activities we engage in and relationships we have with other financial institutions, such as the custodian we recommend to you.

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts.

*Conversation Starter. Ask your financial professional—*

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

**Please refer to our Form ADV Part 2A for further information on our conflicts of interest and how we address them at the following link: <https://adviserinfo.sec.gov/firm/brochure/277060>.**

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

Our financial professionals receive a percentage of advisory billings and/or bonuses based on the amount of client assets they bring to our firm. Additionally, financial professionals who are part owners of our firm share in the profits generated by our firm. Therefore, our financial professionals have an incentive to encourage you to increase the assets in your account.

#### **Item 4 – Do you or your financial professionals have legal or disciplinary history?**

No. Our firm and financial professionals have no reportable legal or disciplinary history.

**For a free, simple search tool to research us and our financial professionals please visit:  
<https://www.investor.gov/CRS>.**

*Conversation Starter. Ask your financial professional—*

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

#### **Item 5 – Additional Information**

For additional information about our advisory services, please refer to our Form ADV Part 2A brochure available at <https://adviserinfo.sec.gov/firm/brochure/277060>, and the individual Form ADV Part 2B brochure supplement(s) your representative provides. If you have any questions, need up-to-date information and/or need a copy of this Client Relationship Summary, please contact us at (239) 204-4333 or at [scott@mtagrp.com](mailto:scott@mtagrp.com).

*Conversation Starters. Ask your financial professional—*

- ❖ *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?*