

**Advanced Capital Group, Inc.**  
**SEC Form CRS**  
**(Customer Relationship Summary)**  
**March 31, 2024**

**I. Introduction of the Firm**

Advanced Capital Group, Inc. (ACG) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Our current Form ADV Part 2 can be found by clicking <https://adviserinfo.sec.gov/firm/summary/109673>. 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](https://Investor.gov/CRS), which also provides educational materials about broker dealers, investment advisers, and investing.

**II. Relationships and Services: “What investment services and advice can you provide me?”**

We offer investment advisory services to retail investors which can include complete financial planning services. If you sign an investment advisory service agreement with ACG, it means you are hiring ACG to manage your investment account. The investment advisory services we provide can be either **non-discretionary** or **discretionary**. It’s your choice. Non-discretionary services require your written approval before any investment or allocation changes can be made in your account. You remain the ultimate decisionmaker for as long as the arrangement is in effect. Discretionary services allow us to make investment decisions on your behalf within a prearranged set of written instructions. ACG retains this authority for as long as the arrangement is in effect. Except for deducting ACG’s fees, with prior client approval, ACG does not have authority to make withdrawals from any type of account. In either case, ACG offers advice on an ongoing and regular basis, reporting results back to you at least quarterly. Finally, we have a minimum account size of \$5,000, but a minimum annual advisory fee may apply. Please ask your Financial Advisor.

**Managed Account Services**

If you are a retirement plan participant in a retirement plan offering ACG’s flexPATH Managed Account Service, ACG’s ability to manage assets will be limited by the number of investment offerings used in the Managed Account Service. You elect whether to use the Managed Account Service or not and if you do a minimum annual advisory fee may apply, please ask your Financial Advisor.

ACG uses a third-party technology provider to gather personal information from the plan sponsor, the plan recordkeeper, and you, to calculate and appropriate asset allocation specifically for you. ACG flexPATH Managed Account Service is a **discretionary** advisory service using third-party technology. Using the technology of your recordkeeper, ACG can help you provide transaction instructions to your recordkeeper to implement the Managed Account Service. Monitoring: Participant accounts are reviewed periodically and updated automatically based on available personal information **without contacting you**. You can terminate Managed Account Services at any time. ACG’s flexPATH Managed Account Service can be accessed any time by logging into your retirement plan account where you can make changes to your personal information.

Within the Managed Account Service, ACG does not advise on “Company Stock” (i.e., investments in your employer’s stock ownership), brokerage account assets, or other assets held outside your retirement plan. However, if you choose to provide this information, it will be taken into consideration when determining the allocation that is recommended for your account.

**For additional information**, please see ACG’s Form ADV, Part 2A brochure (Items 4 and 7 of Part 2A) located at <https://adviserinfo.sec.gov/firm/summary/109673>.

**Conversation Starter.** Ask your financial professional -

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?
- How will you choose investments to recommend to me?

**III. Fees, Costs, Conflicts and Standards of Conduct: “What fees will I pay?”**

ACG’s ongoing advisory fees can be expressed as a flat dollar amount; a percentage of the total assets being managed (asset-based); or a combination of the two. Arrangements for payment can be monthly or quarterly in arrears or in advance. Fees are negotiated with your Financial Advisor and are documented in your investment advisory service agreement.

In addition to our advisory fees there may be administrative costs paid to third parties, like broker/dealers that hold your account assets, which you will pay directly or indirectly. These fees may include custodial fees/account maintenance fees, management expenses related to mutual funds, ETFs, or separate accounts, and other transactional fees.

You will pay investment management fees and administrative costs whether you gain or lose money on your investments. Investment management fees and administrative costs will reduce any amount of money you make on your investments over time. Please make sure you understand what investment management fees and administrative costs you are paying.

**For additional information**, please see <https://adviserinfo.sec.gov/firm/summary/109673>.

**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 must act in your best interest and not put our interest ahead of yours. At the same time, we make best efforts to minimize the potential for any conflicts with your interests. **For more information**, please see <https://adviserinfo.sec.gov/firm/summary/109673>.

**Conversation Starter.** Ask your financial professional -

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

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

From the investment management fees that we charge, ACG financial professionals receive a salary and are eligible for firm wide bonuses. Compensation for our financial professionals is based on the number of clients and assets they service, and the time and complexity required to meet a client's needs. No other sources of compensation is received.

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

No. Please visit [Investor.gov/CRS](https://Investor.gov/CRS) for free and simple search tools to research ACG and our financial professionals.

**Conversation Starter.** Ask your financial professional—

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

## **V. How to get additional information about our firm**

Additional information about ACG can be obtained by visiting [www.acgbiz.com](http://www.acgbiz.com) or by calling (612) 230-3000 or (866) 225-5224 (toll free). If you have any concerns about how your ACG representative is treating you, please contact Dan Schroeder, ACG's Chief Compliance Officer, directly by calling (612) 230-3003 or email [dschroeder@acgbiz.com](mailto:dschroeder@acgbiz.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?