

Prism Financial Group, L.L.C. Client Relationship Summary

October 2, 2020

Prism Financial Group, L.L.C. is registered with the Securities and Exchange Commission as an Investment Adviser. 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](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Our firm offers investment advisory services to retail investors. We provide investment management and supervision, financial planning and qualified retirement plan consulting services. All services are offered on either a discretionary or non-discretionary basis. Discretionary authorization allows us to make trades in your account without your prior approval, while non-discretionary services require us to obtain your prior approval. Discretionary authority is granted by you signing an Investment Management Agreement and appropriate trading authorization forms.

Investment Management and Supervision standard services include investment analysis, allocation of investments, quarterly portfolio statements and ongoing monitoring services for the portfolio. We require an account minimum of \$500,000 which may be waived at our discretion.

Financial Planning services can be done on a comprehensive or focused level. Depending on the level, services include investment planning, life insurance, tax concerns, retirement planning and education planning. You are under no obligation to act on our recommendations, nor implement them through our advisory services.

Qualified Retirement Plan Consulting services include investment selection and ongoing monitoring, plan structure and participant education and enrollment assistance. We require an account minimum of \$1,000,000 which may be waived at our discretion.

We develop investment portfolios designed to be suitable for each client's specific circumstances and needs. We are limited to those securities which are available on your account's custodial platform. We do not recommend or offer advice on any proprietary products.

FOR ADDITIONAL INFORMATION REGARDING OUR SERVICES SEE **Items 4 and 7 of Form ADV PART 2A Client Brochure**. THIS IS AVAILABLE ON REQUEST AND ALSO LOCATED AT <https://adviserinfo.sec.gov/firm/brochure/112315>

Conversation Starters: 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?

What fees will I pay?

Investment Management and Qualified Retirement Plan Consulting fees are charged on an annual percentage of assets under management. The fees are billed quarterly, in arrears, calculated on the market value of the account on the last day of the calendar quarter. Fees will not exceed 1.2% annually. Because our fees are based upon the value of your account, we have an incentive to recommend that you increase the assets in your account.

Financial Planning fees are charged at a fixed rate ranging from \$1,500 - \$10,000 or an hourly rate ranging between \$150-\$250 an hour. Rates may vary at our discretion. Financial Planning Fees will not cover the cost associated with implementing any recommendations we may make. All fees are paid in arrears.

You will incur other fees and expenses including, custodian maintenance fees, transaction charges, and internal fees and expenses by the funds we invest within your account.

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 REGARDING OUR FEES SEE **Item 5 of Form ADV PART 2A Client Brochure**. THIS IS AVAILABLE ON REQUEST AND ALSO LOCATED AT <https://adviserinfo.sec.gov/firm/brochure/112315>.

Conversation Starters: 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.

We routinely require that you direct us to execute transactions through Charles Schwab & Co., Inc. (Schwab). The use of Schwab is not solely based on your interest of receiving the best execution possible, but also the research, products and tools they provide us that help us manage your account. We do not have to pay for such benefits and therefore this creates a conflict of interest.

Some of our financial professionals are licensed insurance agents. They can offer clients insurance products that pay a commission. This can create a possible conflict of interest.

MH Capital, LLC (MH) owns 49% of Prism. MH is comprised of certain shareholders of the accounting firm, Mize CPAs Inc. (Mize). Members of MH and Mize have a conflict of interest as they have the ability to refer clients in need of financial planning and investment advice to Prism. Specifically, they stand to gain from the increased business that results from Mize clients referred to Prism as they are compensated as owners of Prism through MH.

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

FOR ADDITIONAL INFORMATION REGARDING CONFLICTS OF INTEREST SEE **Items 10 and 12 of Form ADV PART 2A Client Brochure**. THIS IS AVAILABLE ON REQUEST AND ALSO LOCATED AT <https://adviserinfo.sec.gov/firm/brochure/112315>.

How do your financial professionals make money?

Our financial professionals are compensated with a flat salary plus variable compensation based on revenue the firm earns from client relationships in which they have a primary advisor role. Some financial professionals also earn commissions as independent insurance agents.

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

No, neither our firm nor our financial professionals have any legal or disciplinary history. Go to [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our financial professionals.

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

Additional information about Prism Financial Group, L.L.C.:

Additional information about our firm or financial professionals can be found at <https://adviserinfo.sec.gov/firm/brochure/112315>. You can also request more information or an up-to-date client relationship summary by calling (913) 345-1444.

Conversation Starters: Who is my primary contact person? Is he or she 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?