

A Summary of your Advisory Relationship with Investment Research & Advisory Group, Inc.

Investment Research & Advisory Group, Inc. (IRA Group) is registered with the Securities & Exchange Commission as an investment advisor.

There are various ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you. **As an investment advisor, we provide advisory accounts and services rather than brokerage accounts and services.**

The services and fees for advisory relationships and brokerage relationships differ and its important that you understand those differences. This document provides a summary of our services and how you pay for them. In addition, there are simple-to-use, free tools available to you to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about the types of investment professionals and investing. In additional, all IRA Group service and fee information is detailed in our ADV Part 2A, posted at www.iragroup.com.

<p>What investment services and advice can you provide?</p>	<p>We offer investment advisory services to individuals (retail clients) and institutions. Our services include creation, execution and ongoing monitoring of a structured investment plan. The Plan includes asset accumulation and decumulation strategies, taking tax management and estate planning components into account. We provide advice and take action solely focused on our clients' needs. We utilize only publicly-traded securities in our client portfolios. Our primary investment services are "discretionary", meaning that we will invest and trade on your behalf. You may set up additional accounts with us that are "non-discretionary", meaning that you retain authority on the non-discretionary account and execute transactions on your own.</p> <p>Our services include daily monitoring of financial markets and investment results and making account adjustments as needed to maintain your desired level of investment risk.</p> <p>Formally, we will provide a performance report to you every calendar quarter and a full investment review every year. Our minimum account balance is \$1,000,000, but this amount can be negotiated.</p> <p>Additional detailed information about our services & fees can be found in our ADV Part 2A which we have provided to you, and which can also be found at both www.advisorinfo.sec.gov and www.iragroup.com</p>	<p>Conversation Starters</p> <ul style="list-style-type: none"> • <i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i> • <i>How will you choose investments to recommend to me?</i> • <i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i>
<p>What Fees will I pay?</p>	<p>IRA Group charges a quarterly management fee based on the total account assets at the beginning of each quarter. The rate is based on the size of the account, with the maximum fee being 0.90% annually of the account balance. Please note that any mutual funds in the account will have an expense ratio, which is the fee paid to the mutual</p>	<p>Conversation Starter</p> <ul style="list-style-type: none"> • <i>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</i>

	<p>fund investment manager. In addition, the custodian holding the account, Charles Schwab, will charge a transaction fee for some trades. Our fee rates are detailed in our ADV Part 2A. We will provide you with a specific fee quote for your account.</p> <p>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.</p>	<p><i>fees and costs, and how much will be invested for me?</i></p>
<p>What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?</p>	<p>When we act as your investment adviser, we must act in your best interest and not put our interests 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 to you. Here is an example to help you understand what this means:</p> <p><i>More assets mean more fees, so we are incented to encourage you to increase your assets managed by IRA Group.</i></p> <p>Account fees are our only source of income. We do not receive compensation from third parties for recommending or selling their products or investments.</p>	<p>Conversation Starter</p> <ul style="list-style-type: none"> <i>How might your conflicts of interest affect me, and how will you address them?</i>
<p>How do your financial professionals make money?</p>	<p>All of our financial professionals are paid a salary and have the potential to earn a year-end bonus, based on the overall success of the firm. An additional bonus may be earned when we receive a new client. Salaries are based on the professional's years of experience, tenure, and responsibilities with the firm. We do not pay commissions.</p>	
<p>Do you or your financial professionals have legal or disciplinary history?</p>	<p>Yes. www.investor.gov/CRS provides a free and simple tool to research our firm and our financial professionals.</p>	<p>Conversation Starter</p> <ul style="list-style-type: none"> <i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i>
<p>Additional Information</p>	<p>You may receive a copy of this document (Form CRS), our Advertising Brochure (ADV) and any additional detail about our firm by contacting your IRA Group Advisor, or Judy Jolley, Chief Compliance Officer at jjolley@iragroup.com; (404) 419-7198.</p>	<p>Conversation Starter</p> <ul style="list-style-type: none"> <i>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?</i>