

Customer Relationship Summary – March 5, 2024

The Monitor Group, Inc. 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://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer financial planning and investment advisory services to retail investors (persons seeking advice primarily for personal, family or household purposes). Financial planning and investment advisory services are commonly offered together under our comprehensive agreement. Advice may be limited to investment advisory for persons seeking advice in this specific area only. We operate as a fee-only firm, meaning we charge a fee for the service and receive compensation from no other source. Fee-for-service is another term that describes the way we operate. No sales, no commissions. Investment portfolios are generally comprised of mutual funds and exchange traded funds (ETFs) and all investments, without exception, are no-load (no commission). Our fee is stated in the client agreement with complete transparency. We do not impose a minimum account size.

Monitoring is key to the way we have operated since 1992. In fact, our firm was founded on this principal – as indicated by our name. It is important in both financial planning and with investment portfolios. This is part of our standard services and we are constantly monitoring – even paying attention to daily deposits, withdrawals, transfers and transactions. We are able to monitor accounts at Charles Schwab very well and many times “outside” accounts as well. We cannot regularly monitor accounts for which we do not have ongoing access.

We do ask for *discretionary authority* on accounts. This gives us the option to trade within accounts at any time without client approval, though under normal circumstances we would communicate with you before making any substantial change. We do not ask for or accept withdrawal authority on any account.

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?*

For additional information, please see our ADV 2A Firm Brochure, specifically Item 4 at <https://adviserinfo.sec.gov/firm/summary/126576>. You can also find the current version of our Brochure on our website (www.themonitorgroup.net) by clicking on the Services Tab and then on Client Resources.

What fees will I pay?

Our fee will typically be fixed-amount for financial planning and investment advisory services under a comprehensive agreement. And, for those seeking investment advisory only, the fee will typically be fixed-rate. The fee is set considering your situation, service to be provided and the amount of time/expertise that will be needed in order to serve you well. Our fee is billed quarterly, in advance. There is no fee schedule and fees are negotiable. Our fee for investment advisory services only is based on a percentage of assets under management and generally range from 0.5% to 1.25% annually. Financial planning services can cost between \$150 to \$5,000 quarterly, depending on time and complexity of the plan. Again, our fee is stated in the client agreement with complete transparency. Our fee may increase periodically. If we propose a fee increase you will be notified in writing.

You may incur other fees, though we look to keep these to a minimum and even avoid when possible. None in this category (other fees) are paid to us. The most common are *transfer fees* – when transferring assets from one custodian to another and *transaction fees* – related to the purchase and/or sale of mutual funds and ETFs. Also, mutual funds charge a *management fee*. And, custodians charge fees for wire transfers and for overnight checks. There could be other ancillary fees along the way, in addition to those noted in this paragraph.

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.

Conversation Starter: Ask us the following -

- *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?*

For additional information, please see our ADV 2A Firm Brochure, specifically Item 5, at <https://adviserinfo.sec.gov/firm/summary/126576>. If you wish to know more about our services and the fee, please contact our office and we will set a time to talk, or meet.

What are your legal obligations to me when acting as my investment adviser? How 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. There are no conflicts of interest in the way we operate. In fact, our interests are aligned. 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: Our fees increase when we increase the number of assets we manage. As such, we have an incentive to grow the assets in your accounts.

For additional information, please see our Form ADV, Part 2A Brochure, specifically Item 11.

Conversation Starter: 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?

All employees of our firm are salaried. No sales, no commissions, no non-cash compensation.

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

No, neither our Firm or our financial professionals have a legal or disciplinary history. Please visit Investor.gov/CRS for a free and simple search tool to research us and your other financial professionals.

Conversation Starter: Ask us -

- *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 <https://adviserinfo.sec.gov/firm/summary/126576>.

To obtain up-to-date information and request a copy of the Customer Relationship Summary, you may call: Paul McNair by phone at (706) 854.8040, or by e-mail: tmg@themonitorgroup.net.

Please visit our website for more information about our firm and the services we offer at www.themonitorgroup.net.

Conversation Starters: Ask us -

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

Exhibit 1 – Material Changes

- *We amended this CRS to state that there is no account minimum.*