



## CLIENT RELATIONSHIP SUMMARY (“FORM CRS”)

March 22, 2024

### INTRODUCTION

THE MATHER GROUP, LLC ("TMG") is registered with the Securities and Exchange Commission as an investment adviser. Fees for brokerage and investment advisory services differ among broker-dealers and investment advisers and it is important that you 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?

TMG provides combined financial planning, investment management, tax and estate planning, and family office services to primarily high net worth individuals. We are dedicated to providing individuals and other types of clients with a wide array of investment advisory services. In addition, we offer executive services to corporations seeking to have an advisory firm to recommend to its executives. We manage portfolios using a variety of equity and fixed income products, and manage the account in accordance with your guidelines. We do not make available or offer advice regarding proprietary products. As part of our services, we monitor portfolios and securities in accounts on a regular and continuous basis. In discretionary accounts, we execute investment recommendations in accordance with your investment objectives without prior approval of each transaction. For non-discretionary accounts, you will make the ultimate decision regarding the purchase or sale of investments in your account. TMG offers educational seminars. We do not have any investment authority as a part of this service, nor do we monitor your investment account(s).

We require a minimum account balance for our financial planning and portfolio management service. This is a negotiable minimum and may be waived based upon certain criteria. The minimum balance is generally \$1,000,000.

Please refer to our [Form ADV Part 2A Brochure](#) for more detailed information about our services, also available at [www.themathergroup.com](http://www.themathergroup.com).

**You are encouraged to ask us questions, including the following, to help you better understand our services:** *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?

In general, we charge a percentage of assets under management for portfolio management services, which typically range from 0.25%-2.0%. These fees are assessed on an annual basis, in advance or arrears depending on the terms of your investment advisory agreement. You should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account. Our financial planning fees are retainer based and depend on the nature of services. For firms that TMG acquires, we will honor fee schedules that are in place at the time of the acquisition which will vary.

In addition to our fees, you may incur additional fees and costs related to the investments in your account, such as custodian fees, account maintenance fees, transaction costs, surrender charges, wire transfer and electronic fund fees, internal management fees of mutual funds and variable annuities, and other product related fees such as redemption fees. We may also utilize sub-advisers for certain portfolios which will have additional fees which are disclosed to clients.

**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. Please refer to our [Form ADV Part 2A Brochure](#) for more detailed information about our services, also available at [www.themathergroup.com](http://www.themathergroup.com).**

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**You are encouraged to ask us questions including the following to help you better understand the impact of fees and costs on investments:** *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. That means we are required to act in your best interest throughout our entire advisory relationship. 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. An example of what this means is a perceived conflict may arise when we receive client referrals from third parties to whom we pay referral fees. This is a conflict of interest because we have an incentive to pay referral fees so that the third parties will refer clients to us that they otherwise might not refer to us.

The firm's revenue is derived from the advisory fees that we collect from your account. We do not receive compensation for the sale of securities to our clients.

Please refer to our [Form ADV Part 2A Brochure](#) for more detailed information about our conflicts of interest, also available at [www.themathergroup.com](http://www.themathergroup.com).

**You are encouraged to ask us questions including the following to help you better understand our conflicts of interest:** *How might your conflicts of interest affect me, and how will you address them?*

### **HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

Our financial professionals are compensated based on an agreed-upon fixed monthly salary. They also receive discretionary bonuses based on the professional's book of business and determined based on client retention and overall performance of the professional. Financial professionals may also be eligible for customary employee benefits packages, which includes participation in the firm's equity grant program.

### **DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

No, please visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and your financial professional.

**You are encouraged to ask us questions including the following to help you better understand our disciplinary history:** *As a financial professional, do you have any disciplinary history? For what type of conduct?*

### **ADDITIONAL INFORMATION**

You should carefully review our [Form ADV Part 2A Brochure](#) for additional information about our services. You may request updated information and a copy of our Client Relationship Summary by contacting us at The Mather Group, LLC by phone at 888-537-1080 or by email at [tmgcompliance@themathergroup.com](mailto:tmgcompliance@themathergroup.com).

**You are encouraged to ask us questions including the following to help you better understand who to contact with any questions or complaints:** *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?*