



## Customer Relationship Summary – Dated July 14, 2023

### ITEM 1. INTRODUCTION

994 Group is an SEC Registered Investment Adviser. We are not a broker-dealer. Brokerage and investment management services and fees differ, it is important for investors to understand the differences. You should carefully consider which accounts and services are right for you. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://Investor.gov/CRS), which provides educational materials about broker-dealers, investment advisers, and investing.

### ITEM 2. WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We are an investment adviser and provide investment advisory services rather than brokerage services. We offer investment management, financial planning, and consulting services. We work collaboratively with you and your family to determine financial goals, investment objectives, and appropriate levels of risk.

As part of our standard services, 994 Group monitors client portfolios on a continuous and ongoing basis, while regular account reviews are conducted annually to consider changes to your family's financial situation. We will meet with you in person, via phone, or via video call.

The vast majority of our clients choose to open discretionary accounts, which means you grant us the authority to determine the investments to buy and sell without asking in advance. A small portion of our clients choose to open non-discretionary accounts, which means we provide advice, but you ultimately decide to buy and sell.

Please refer to our Form ADV, Part 2A brochure (Items 4 and 7 of Part 2A) for a more detailed description of our investment advisory services.

#### QUESTIONS TO ASK US:

- 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?"

### ITEM 3A. WHAT FEES WILL I PAY?

If we provide investment management services, you will pay us a tiered asset-based fee, based upon an agreed annual percentage rate. Ongoing asset-based fees will be billed quarterly in advance and will be based on the previous quarter ending balance of the account(s) under management. The asset-based fees will be debited directly from your custodial account upon notification to the custodian (Schwab or TD Ameritrade). Our fee schedule is the same regardless of the type of investment selected. Our fee schedule is not dependent upon the number of transactions. Fees deducted from your account will affect the value over time. If you hire us for planning or consulting, we will charge an agreed upon fixed fee.

Your tiered fee will vary as the account value changes. We are incentivized by increasing the assets we manage for you. As your portfolio grows, our fees grow, and conversely as your portfolio decreases, our fees decline. You will pay fees and costs whether you make or lose money on your investments. Please ask your financial professional to give you personalized information on the fees and costs that you will pay to ensure you understand what you're paying, when you're paying it, to whom you're paying it, and why.

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There may be costs and fees related to your investment account from the investment products (i.e. mutual funds or exchange traded funds) as well as from the custodian (Schwab or TD Ameritrade trading fees, wire expenses, or other account maintenance fees).

**QUESTIONS TO ASK US:**

- 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 you invest for me?

**ITEM 3B. WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN PROVIDING RECOMMENDATIONS? HOW DOES YOUR FIRM MAKE MONEY, AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?**

*We act as your investment adviser, and we have to act in your best interest regardless of our own interests. 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. (ii) Examples of Ways You Make Money and Conflicts of Interest: (a) Proprietary Products: we do not offer advice only with respect to proprietary or a limited menu of products; (b) Third-Party Payments: We utilize the services of third parties in the management of client accounts, when we determine opening an account with a professional third party money manager is in your best interest; (c) Revenue Sharing: we do not have any revenue sharing agreements with aforementioned third party providers like some firms; (d) Soft Dollars: though we do not contract directly with firms to receive soft dollar benefits, we benefit from research and technology tools by using Charles Schwab and TD Ameritrade as our custodian. Examples are: product research and e-signature platforms. These soft dollar benefits replace the need for us to pay out of pocket expenses in some cases. This creates a conflict that may incentivize us to use Charles Schwab or TD Ameritrade over other custodians.*

**QUESTIONS TO ASK US:**

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

**ITEM 3C. HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

Our investment advisor representatives receive a quarterly fee based upon your account's market value. The fee will increase as your account value increases and decreases if your account value decreases. We do not charge commissions in these accounts. The investment advisor representative only receives the quarterly fee. Our investment advisor representatives may receive a flat fee for financial planning or consulting.

**ITEM 4. DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

No. Visit Investor.gov for a free and simple search tool to research our firm and our financial professionals.

**QUESTIONS TO ASK US:**

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

**ITEM 5. HOW DO I GET ADDITIONAL INFORMATION ABOUT YOUR FIRM AND SERVICES?**

Additional information can be found on our website, 994group.com . A copy of this form will be posted to our site or available upon request by calling (512) 853-9597. For additional information about our brokers and services, visit Investor.gov, BrokerCheck at BrokerCheck.Finra.org, our web site. To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. To report a problem to FINRA, <https://www.finra.org/investors/file-complaint>. If you have a problem with your investments, account or financial professional, contact us in writing or call (512) 853-9597.

**QUESTIONS TO ASK US:**

- 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?