

## Relationship Summary

MCG Advisors LLC d/b/a Mardin Capital Group 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?***

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We offer comprehensive wealth management services to retail investors, which principally include individuals and high-net-worth individuals. Both discretionary investment management and financial planning are included as part of our wealth management services. Our discretionary authority to buy, sell, and otherwise transact in securities in your accounts is granted in our advisory agreement and is only limited by your reasonable restrictions or our mutual ability to terminate the advisory agreement. Our advice is not limited to certain types of investments. Our financial planning services include evaluations and recommendations with respect to various financial planning topics that are relevant to you. Such topics can include, for example, retirement planning, cash flow and spending strategies, tax planning, investment allocation, risk management, and estate planning coordination. Implementation of our recommendations will be at your discretion. We do not offer proprietary products. We do not have a minimum account size or investment amount to retain or maintain our advisory services.

Regular monitoring of your accounts is included as part of our standard wealth management services, with reviews typically occurring at least annually. It is important that you keep us apprised of your financial situation so we can conduct more frequent reviews if necessary.

From time to time and if appropriate for you, we will recommend or retain an independent and unaffiliated third-party investment adviser to manage all or a portion of your portfolio. As of the date of this relationship summary, we participate in the Model Marketplace and use the tax management tools of Altruist LLC, an SEC-registered investment adviser and affiliate of Altruist Financial LLC ("Altruist"). Through the Model Marketplace, we have access to model portfolios including Altruist LLC-generated portfolios and third-party portfolios, to assist it in managing or advising our client accounts. We also have the ability to create custom model portfolios, and have access to tax management tools for use with Altruist LLC-generated portfolios, third-party portfolios, and custom model portfolios, to assist us in managing or advising client accounts.

More detailed information about our services may be found in [Items 4 and 7 of our Form ADV Part 2A brochure](https://adviserinfo.sec.gov/firm/brochure/342252), available at <https://adviserinfo.sec.gov/firm/brochure/342252>.

#### **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?***

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Retail investors will be charged an asset-based fee that generally ranges between 0.25% and 1.50% of assets designated to be under our management, advisement, and/or supervision. Our asset-based fee is charged monthly in arrears based on the average daily balance of your assets under our management, advisement, and/or supervision during the prior calendar month. In addition, retail investors will also generally incur the following fees and costs charged by third-parties: custodian fees, account maintenance fees, product expenses such as internal expense ratios, and transaction charges. If you participate in the Altruist LLC Model Marketplace, you will be charged an additional asset-based fee by Altruist LLC that generally ranges from 0.00% to 1.00% per year.

Because we charge an asset-based fee, the more assets there are in your accounts, the more you will pay in fees. We may therefore have an incentive to encourage you to increase the assets in your accounts.

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.

## Relationship Summary

More detailed information about our fees and costs may be found in [Item 5 of our Form ADV Part 2A brochure](#).

### Conversation Starter

“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?***

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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.

The custodian we recommend (Altruist) provides us with various products and services that are intended to directly benefit you, us, or both of us. To the extent the custodian provides us products or services that don't directly benefit you, this creates an incentive to recommend that custodian. The custodian we recommend also made a one-time transition support payment to us in connection with our transition to become an independent registered investment adviser. This presents a financial incentive for us to recommend this custodian instead of another custodian, which is a conflict of interest. This transition support was used to offset business transition costs and does not impact the fees paid by clients. To learn how we address this incentive, please refer to [Item 12 of our ADV Part 2A brochure](#).

### Conversation Starter

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

More detailed information about our conflicts of interest may be found in our [Form ADV Part 2A brochure](#).

### ***How do your financial professionals make money?***

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Our financial professionals are compensated based on a customary salary and bonus that are derived from the fees paid by our clients. They are not compensated based on the sale of a particular product and do not earn commissions.

### ***Do you or your financial professionals have a legal or disciplinary history?***

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No. You may visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

### Conversation Starter

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

### ***Additional Information***

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You can find additional and up-to-date information about our investment advisory services and request a copy of the relationship summary by calling 603-766-4700 or visiting <https://mardincapitalgroup.com>.

### Conversation Starter

“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?”