

# A Summary of Your Advisory Relationship with Pinnacle Financial Group, LLC

Pinnacle Financial Group, LLC is a fee-only financial services firm registered with the Securities and Exchange Commission (SEC) as an Investment Adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. The SEC offers free and simple tools 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.

## Relationships and Services

### What investment services and advice can you provide me?

Pinnacle offers the following services to retail investors:

- Investment management
- Financial planning
- Wealth management (the combination of investment management and financial planning)

Financial planning services are typically offered as a one-time engagement with no ongoing monitoring of the implementation of the plan, while our investment and wealth management services include ongoing monitoring. We manage portfolios on both a discretionary basis (which means that you authorize us to execute trades in your account without your prior approval) and non-discretionary basis (which means that you authorize us to execute trades in your account only with your prior approval). With your input, we will determine an appropriate target asset allocation (i.e. how much to invest in stocks versus bonds) and manage the investment of your portfolio into a diversified group of mutual funds and exchange-traded funds. Our minimum account size is generally \$500,000, although this can be waived in our discretion.

For additional information, please see [www.adviserinfo.sec.gov](https://www.adviserinfo.sec.gov) or our website at [www.mypinnaclefinancial.com](https://www.mypinnaclefinancial.com) for our Form ADV, Part 2A brochure (Items 4 and 7)

## Fees, Costs, Conflicts and Compensation

### What fees will I pay?

We charge quarterly investment management fees that start at 1% (annualized) of assets managed by Pinnacle. Financial planning fees are charged at up to \$250 per hour. We do not receive any other fee of any type from any source. Our fees are described in more detail in Items 4, 5, 6, and 10 of our Form ADV, Part 2A, which can be found at [www.adviserinfo.sec.gov](https://www.adviserinfo.sec.gov) or our website at [www.mypinnaclefinancial.com](https://www.mypinnaclefinancial.com).

Other fees you may incur include operating expenses charged by mutual fund managers and transaction fees charged by your custodian (either TD Ameritrade or Schwab). Pinnacle does not earn any revenue from these fees. You will pay fees and costs whether you make money 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

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?

### 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?**

As a registered investment adviser, Pinnacle is always required to act on your behalf as a fiduciary. As a fiduciary, we are held to the highest possible legal standard. **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 to you. Here are some examples to help you understand what this means. Because we charge asset-based fees, more money in your account will increase our fees. This creates an incentive for us to recommend that you rollover assets from an employer retirement plan or otherwise transfer cash into an account that will generate a fee for Pinnacle. The services we receive from TD Ameritrade and Schwab such as software integration and education or consulting provide us with an incentive to recommend them as your custodian. More information about conflicts of interest can be found in Items 4, 5, 10, 11, and 12 of our Form ADV, Part 2A, which can be found at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) or our website at [www.mypinnaclefinancial.com](http://www.mypinnaclefinancial.com).

### Conversation Starter

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

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

Pinnacle's advisers are compensated by a combination of salary and bonus based either on a percentage of the assets under their direct management or the profitability of the firm. The Principals of Pinnacle are compensated solely based on their share of the net profits of the firm after deducting all other firm expenses. No employee of Pinnacle can earn more money by trading more frequently or investing in riskier investments.

## **Disciplinary History**

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

No, none of the advisory professionals of Pinnacle have any legal, regulatory, or disciplinary history of any type. You can research our firm and our financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS).

### Conversation Starter

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

## **Additional Information**

You can find additional information about our investment advisory services and our team at our website, [www.mypinnaclefinancial.com](http://www.mypinnaclefinancial.com). Additionally, you can contact us at 708-246-6262 to request additional information or a copy of this Client Relationship Summary.

### 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?