

**Advanced Capital Group, Inc.**  
**SEC Form CRS**  
**(Customer Relationship Summary)**  
**June 1, 2021**

**I. Introduction of the Firm**

Advanced Capital Group, Inc. (ACG) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Our current registration can be found at [this link](#). Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about broker dealers, investment advisers, and investing.

**II. Relationships and Services: “What investment services and advice can you provide me?”**

We offer investment advisory services to retail investors which can include complete financial planning services. The investment advisory services we provide can be either **non-discretionary** or **discretionary**. It’s your choice. Non-discretionary services require your written approval before any investment or allocation changes can be made in your account. You remain the ultimate decisionmaker for as long as the arrangement is in effect. Discretionary services allow us to make investment decisions on your behalf within a prearranged set of written instructions. ACG retains this authority for as long as the arrangement is in effect. Except for deducting ACG’s fees, without client approval, ACG does not have authority to make withdrawals from any type of account. In either case, your account is monitored on at least a quarterly basis. Finally, we have no minimum account size.

ACG will only select, recommend, and monitor exchange traded funds (ETF) or mutual funds, and insurance company separate accounts which may be made available through a qualified custodian. ACG’s advice does not include individual stocks, private placements, real estate, commodities, futures, or options contracts.

**For additional information**, please see ACG’s Form ADV, Part 2A brochure (Items 4 and 7 of Part 2A) located at [this link](#).

**Conversation Starter.** Ask your financial professional -

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?
- How will you choose investments to recommend to me?

**III. Fees, Costs, Conflicts and Standards of Conduct: “What fees will I pay?”**

ACG is independent, is not affiliated with any custodian or broker/dealer, has no proprietary products or third-party fee sharing arrangements, and makes best efforts to minimize material conflicts-of-interest. ACG does not accept commissions or any embedded revenue from the investments themselves. Our only compensation is from an annual fee assessed in the form of basis points (one basis point is one hundredth of one percent or 0.01%) calculated and payable in four (4) quarterly installments. Our fees are additive. For example, fees for a \$1.5 million account are assessed in the following manner  $(\$500,000 \times 1.00\%) + (\$500,000 \times 0.75\%) + (\$500,000 \times 0.50\%)$ . Our investment management fees may be negotiable, and the following table below presents our maximum parameters.

\$0 - \$500,000	1.00% annual cost	\$1,000,001 - \$5,000,000	0.50% annual cost
\$500,001 - \$1,000,000	0.75% annual cost	\$5,000,001 and above	0.25% annual cost

In addition to our investment management fees (above) there may be administrative costs paid to third parties which you will pay directly or indirectly and may include custodian fees, account maintenance fees, and expenses related

to mutual funds, ETFs, or separate accounts.

You will pay investment management fees and administrative costs whether you make or lose money on your investments. Investment management fees and administrative costs will reduce any amount of money you make on your investments over time. Please make sure you understand what investment management fees and administrative costs you are paying.

For additional information, please see [this link](#).

**Conversation Starter.** Ask your financial professional -

- 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 must act in your best interest and not put our interest ahead of yours. At the same time, we make best efforts to minimize the potential for any conflicts with your interests. For more information, please see [this link](#).

**Conversation Starter.** Ask your financial professional -

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

## How do your financial professionals make money?

From the investment management fees that we charge (described above), ACG financial professionals receive a salary and are eligible for firm wide bonuses. Compensation for our financial professionals is based on the number of clients and assets they service, and the time and complexity required to meet a client's needs. No other source of compensation is received.

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

No. Please visit [Investor.gov/CRS](https://www.investor.gov/CRS) for free and simple search tools to research ACG and our financial professionals.

**Conversation Starter.** Ask your financial professional—

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

## V. How to get additional information about our firm

Additional information about ACG can be obtained by visiting [www.acgbiz.com](http://www.acgbiz.com) or by calling (612) 230-3000 or (866) 225-5224 (toll free). If you have any concerns about how your ACG representative is treating you, please contact Dan Schroeder, ACG's Chief Compliance Officer, directly by calling (612) 230-3003 or email [dschroeder@acgbiz.com](mailto:dschroeder@acgbiz.com).

**Conversation Starters.** Ask your financial professional—

- 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?