

M Group Investment Advisor, LLC
Form CRS Client Relationship Summary
February 26, 2025

Item 1. Introduction

- A. **M Group Investment Advisor, LLC is registered with the Securities and Exchange Commission as an investment advisor and we provide investment advisory services rather than brokerage services.** Investment advisory services and brokerage services and fees differ and it is important for the retail investor to understand the differences. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information.
- B. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS which also provides educational materials about broker-dealers, investment advisors, and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

Services: We provide fee-based investment advisory services and retirement plan consulting services to individuals, high net worth individuals, trust, estates, large and small businesses where we are required to notice file.

Monitoring: We will offer you advice on a regular basis as a part of our standard services. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and monitor your account on a regular and continuous basis. Formal reviews are generally conducted at least annually or more or less frequently depending on your needs.

Investment Authority: We buy and sell investments in your account without asking you in advance, this is called “**discretionary authority**” and we also give you advice and you decide what investments to buy and sell, this is called “**non-discretionary account**”.

Investment Offerings: Our investment advice is not limited to a particular type of security. We provide advice with respect to Exchange Traded Funds (ETFs), diversified mutual funds, individual stocks and bonds. Other firms could provide advice on a wider range of choices, some of which might have lower costs.

Account Minimums: We do not have a minimum client relationship requirement to open or maintain an account or establish a relationship, such as minimum account size or investment accounts.

Additional Information: M Group Investment Advisor, LLC is organized as a Limited Liability Company (LLC) under the laws of the State of Florida. The firm is owned and operated by Principal, John A. Marcellia, since February 2012. Mr. Marcellia has been licensed to provide advisory services since 2000. **Ask us for our Form ADV Part 2A Brochure for complete details about our services and fees.**

Questions you should ask your financial professional.

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 3. Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay?

Principal Fees and Costs: You will pay an on-going **asset-based fee** in the range of 1.50% to 1.00% at the end of each quarter for our investment advisory services, based on the value of the cash and investments in your advisory account. For Pension Consulting and Advisory Services to Retirement Plans we charge an **hourly rate** of \$750 for consulting services and an **asset-based fee** ranging from 1.00% to 0.25% based on the assets of the plan. The more assets there are in a retail investor’s advisory account, the more a retail investor will pay in fees, and the firm may therefore have an incentive to encourage the retail investor to increase the assets in his or her account. Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account.

Other Fees and Costs: You are responsible for all custodial and securities broker-dealer execution fees charged by the custodian and executing broker-dealer. Our asset-based fee is separate and distinct from the custodian and broker-dealer execution fees. Some investments (such as mutual funds) impose additional fees that will reduce the value of your investment over time.

Additional Information: *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. Refer to our Form ADV Part 2A Brochure, Item 5.A.B.C.D. for more detailed information about our fees.*

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 advisor? How else does your firm make money and what conflicts of interest do you have?

B. Standard of Conduct

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.

Potential Conflicts: The more assets there are in a retail investor's advisory account, the more a retail investor will pay in fees, and the firm may therefore have an incentive to encourage the retail investor to increase the assets in his or her account.

Mr. Marcellia is also a registered representative of LPL Financial Services, Inc. ("LPL"). LPL is a registered broker-dealer (CRD No. 6413), member FINRA, SIPC and a registered investment advisor with the U.S. Securities and Exchange Commission ("SEC"). In his separate capacity as a registered representative, Mr. Marcellia will receive compensation for the implementation and ongoing registered representative services placed through LPL. Clients are not obligated to implement any recommendation provided by Mr. Marcellia, nor are they obligated to establish accounts with LPL. The Advisor will not earn investment advisory fees in connection with any services implemented through LPL. Registered representative activities through LPL represent approximately 30% of the business time of Mr. Marcellia.

Mr. Marcellia, is a licensed insurance professional and agent of Oregon Health Exchange and M Group Wealth & Insurance, a licensed insurance agency. As an insurance agent, Mr. Marcellia may receive customary commissions and other related revenues from the various insurance companies whose products are sold. Commissions generated by insurance sales do not offset regular advisory fees. This may cause a conflict of interest in recommending certain products of the insurance companies. Clients are under no obligation to implement any recommendations made by Mr. Marcellia or the Advisor. Insurance activities represent less than 5% of the business time of Mr. Marcellia.

M Group Investment Advisor does not engage in the sale of insurance products to advisory clients. However, certain of M Group's representatives, in their individual capacities, are licensed insurance agents, and may recommend the purchase of certain insurance-related products on a commission basis. Clients can engage certain of M Group's representatives to purchase insurance products on a commission basis. Any activity by your investment adviser representative as an insurance agent is separate from and outside of his or her role on behalf M Group.

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

How do your financial professionals make money?

We are paid by the asset-based fee that is charged to your investment account or to the retirement plan assets. The more assets you have in your advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. We are also compensated by our hourly and fixed fees and we receive commissions from the sale of insurance products to you. Mr. Marcellia receives commissions in his separate capacity as a registered representative.

Item 4. Disciplinary History

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

No disciplinary history to report. Free and simple search tools are available to retail investors who visit www.Investor.gov/CRS to research our firm and financial professionals.

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

Item 5. Additional Information

Contact John A. Marcellia, Phone:(541) 708-1922 for additional information and an up to date copy of the relationship summary; or visit our website at: www.planwithm.com or www.401kfringes.com

***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?***