

Introduction

Our firm, Mercor Investment Group, is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We are a registered investment adviser that offers investment advisory services to retail investors. Our advisory services include Investment Strategy, Security Selection, Asset Allocation, and Risk Management. If you open an advisory account with our firm, we will tailor investment strategies based on your financial situation, stated goals and objectives.

You will have to open a brokerage account in which securities will be held, and appoint our firm as your investment manager with respect to your account, giving us full and exclusive authority and discretion to effect any securities transactions or other lawful financial transactions through your account. Pursuant to the authority granted by you, we will determine which securities are purchased and sold, as well as the amount of the securities, without asking you in advance. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our firm. We will offer you advice on a regular basis and contact you at least annually to discuss your portfolio. Your portfolio management account will be monitored by us on an ongoing basis for proper asset allocation. We do not restrict our advice to limited types of products or investments. Our firm currently imposes a minimum account size opening requirement of \$50,000 for our Asset Allocation service.

Additional information about our advisory services is in Item 4 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/310936>. If you want a copy of our brochure or have questions about its contents, please contact us at +52 (222) 198 52 87 or by email at jfmatienzo@mercorgroup.com

What fees will I pay?

You will be charged a performance-based fee calculated for each one-year period ending on December 31, based on a mutually agreed percentage of the net profits generated by your account on an annual basis. We will charge the performance-based fee only if the appreciation in your account for the period exceeds any depreciation that has not been previously recouped (High-Watermark). This High-Watermark is calculated every December 31, and it ensures that you are only charged on amounts that represent new highs for your account with respect to any previous end of year.

The Performance Fee is based on unrealized, as well as realized, appreciation and depreciation of the securities held in your account. For the purpose of calculating performance fees, the appreciation and depreciation on foreign exchange trades is included solely on the dates at which the position is either open or closed and excludes the effect of any exchange rate fluctuations between those dates. You should be aware that a Performance Fee may create an incentive for us to make investments that are riskier or more speculative than would be the case in the absence of a fee based on the performance of your account. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees.

Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account. You are responsible for the payment of all third-party fees (i.e. custodian fees, brokerage fees, mutual fund fees, transaction fees, etc.). Those fees are separate and distinct from the fees charged by us. Some investments, such as mutual funds, index funds, exchange traded funds, and variable annuities, charge additional fees that will reduce the value of your investments over time. 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.

Additional information about our advisory services is in Item 5 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/310936>. If you want a copy of our brochure or have questions about its contents, please contact us at +52 (222) 198 52 87 or by email at jfmatienzo@mercorgroup.com

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 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:

Money related to our firm may be invested and used to purchase or sell the same securities as are purchased for you, in accordance with its code of ethics, policies, and procedures. This may result in profiting off the securities recommendations provided to you. Such transactions may create a conflict of interest. We will always document any transactions that could be construed as conflicts of interest and will never engage in trading that operates to your disadvantage when similar securities are being bought or sold.

Additional information about our advisory services is in Item 5, 10 and 11, of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/310936>. If you want a copy of our brochure or have questions about its contents, please contact us at +52 (222) 198 52 87 or by email at jfmatienzo@mercorgroup.com

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue our firm earns from their advisory services or recommendations, and on the amount of client assets they service.

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

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

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #310936. You may also contact our firm at +52 (222) 198 52 87 or by email at jfmatienzo@mercorgroup.com to request a copy of this relationship summary and other up-to-date information.

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 those qualifications mean?
- Help me understand how these fees and costs may affect my investments. If I give you \$50,000 to invest, how much will go to fees and costs and how much will be invested for me?
- How might your conflicts of interest affect me, and how will you address them?
- As a financial professional, do you have any disciplinary history? For what type of conduct?
- 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?