

**PCG Asset Management, LLC d/b/a Private Client Group Asset Management**  
**February 15, 2024**  
**FORM CRS**

PCG Asset Management, LLC d/b/a Private Client Group Asset Management is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, 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. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

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

We offer the following investment advisory services to retail investors: Financial Planning Services, Selection of Other Advisers, and serves as a Sponsor and Manager of Wrap Fee Program(s).

**Account Monitoring:** If you open an investment account with our firm, as part of our standard service we will monitor your investments on a other basis.

**Investment Authority:** We do not provide discretionary management services as a financial planner. However, we do have discretion to select, retain or replace third-party managers to manage your accounts.

**Investment Offerings:** We provide advice on various types of investments. Our services are not limited to a specific type of investment or product.

**Account Minimums and Requirements:** There is a minimum annual fee of \$1,000 for financial planning services. In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively.

Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 8 and Form ADV Part 2 Appendix 1 Brochures Items 4 and 5 by clicking this link <https://adviserinfo.sec.gov/firm/summary/148208>.

***Key Questions to 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?**

**What fees will I pay?**

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services.

- **Financial Planning Fees (Fixed)-** Fixed fees typically range from \$1,000 to \$5,000 and are due upon completion of the plan.
- **Financial Planning Fees (Hourly)** - Hourly fees range up to \$350 per hour and are due upon completion of the plan.
- **Financial Planning Fees (AUM-based)** - Fees are calculated as a percentage of assets under consultation and will not exceed 2.00% per year.
- **WRAP Fees (SMA Program)** - Fees are billed quarterly in advance and are based on a tiered fee schedule.
- **WRAP Fees (Mutual Fund Program)** - Fees are billed quarterly in advance and are based on a tiered fee schedule.

Examples of the most common fees and costs applicable to our clients are:

- Custodian fees;
- Account maintenance fees;
- Fees related to mutual funds and exchange-traded funds; and
- Other product-level fees associated with your investments.

**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.**

For detailed information, refer to our Form ADV Part 2A, Items 5 and 6 and Form ADV Part 2 Appendix 1 Brochures by clicking this link <https://adviserinfo.sec.gov/firm/summary/148208>.

**Key Questions to 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 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.

- **Third-Party Payments:** Persons providing advice on behalf of our firm are registered representatives with a broker-dealer. These persons receive compensation in connection with the purchase and sale of securities or other investment products. Compensation earned by these persons is separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend investment products based on the compensation received rather than solely based on your needs.
- **Third-Party Payments:** Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs.

Refer to our Form ADV Part 2A and Form ADV Part 2 Appendix 1 Brochures by clicking this link <https://adviserinfo.sec.gov/firm/summary/148208> to help you understand what conflicts exist.

**Key Questions to Ask Your Financial Professional**

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

Refer to our Form ADV Part 2A, Items 5 and 6 and Form ADV Part 2 Appendix 1 Brochures by clicking this link <https://adviserinfo.sec.gov/firm/summary/148208>.

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

The financial professionals servicing your account(s) are compensated based on an agreed-upon salary and a bonus based on their overall performance for the firm. The owner of the firm is compensated based on revenue generated from advisory services. This means that the owner has an incentive to increase the asset size in the relationship or solicit new business, taking time away from the day-to-day servicing of existing clients.

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

Yes, Certain of our financial professionals currently do have a legal or disciplinary history to disclose, but our firm does not. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple research tool.

**Key Questions to Ask Your Financial Professional**

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 908-719-3024 or click the following link <https://adviserinfo.sec.gov/firm/summary/148208>.

**Key Questions to 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?**