



Form CRS Customer Relationship Summary, February 29, 2024

Mokosak Advisory Group, LLC is 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 as a retail investor to understand the differences. 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.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, including financial planning and portfolio management. We generally manage your portfolio by allocating assets among various exchange-traded funds, mutual funds, and individual debt and equity securities in accordance with your investment objectives. Portfolio management is provided on a discretionary basis. We may also provide nondiscretionary investment management services relative to variable life/annuity products that you may own, your individual employer-sponsored retirement plan, and/or 529 plans or other products that may not be held by your primary custodian. Discretionary means the trading activity with your account is entered by us without receiving prior authorization for each trade. For nondiscretionary accounts, you make the ultimate decision regarding the purchase and/or sale of investments. You may impose restrictions on the securities or types of securities in which you would like us to invest. We monitor your account at least quarterly. We will offer you advice on a regular basis and contact you at least annually to discuss your portfolio. Our firm generally does not require a minimum portfolio balance for our Portfolio Management Services. We do not restrict our advice to limited types of products or investments.

Using a proprietary process, Roadmap for an Abundant Life™, we provide the following advisory services to help guide clients through life's journey. The Roadmap for an Abundant Life™ process begins with a Discovery Meeting to uncover the gaps between where a client currently is and where they want to be. Following this meeting, clients receive a personalized Roadmap for an Abundant Life™ Mindmap that clarifies goals, values, relationships, and personal preferences. The second step of our process is the Financial Plan & Portfolio Analysis Meeting. Here we prepare and present a Financial Plan based on what's important to the client and analyze the current investment portfolio to identify any gaps or opportunities. If we find that the portfolio is well positioned, we'll share this with the client; otherwise, we'll provide recommendations for moving forward. The next step is our Mutual Commitment Meeting. This is a period of time for the client to review our recommendations and decide if they would like to engage in our services. Expectations are set and an Investment Policy Statement is executed in this step. During the fourth step the Follow-Up Meeting, we will organize account paperwork and establish secure electronic account access. The fifth step is Ongoing Review & Education Meetings. During these meetings, we review the client's progress, address any gaps in the plan, and when necessary, bring in our team of professional accountants and attorneys to implement client-specific advanced planning strategies.

We offer ongoing portfolio management services based on the goals, objectives, time horizon, and risk tolerance of each client. We create an Investment Policy Statement for each client, which outlines the client's current situation (income, tax bracket, time horizon, and risk tolerance) and then construct a plan to aid in the selection of a portfolio that matches each client's specific situation. We evaluate the current investments of each client with respect to their risk tolerance levels and time horizon.

For additional information, please see our Form ADV Part 2A brochure Items 4 and 7, which is available online at: <https://adviserinfo.sec.gov/firm/summary/287538>.

Conversation Starters. 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 these qualifications mean?

What fees will I pay?

We offer our services on a fee basis using a Tiered Fee Schedule. The Tiered Fee Schedule annual total fee rates range between 0.25% and 1.40% depending upon the market value of the assets under management. The more assets you have in your advisory account, the lower the annual total fee rate and the more you will pay us. Therefore, we have an incentive to increase the assets in

your advisory account in order to increase our fees and lower your annual total fee rate. Our fees are prorated and charged quarterly, in advance, and automatically deducted from your account, which will reduce the value of your account.

The custodian/broker-dealer that holds your assets charges you a transaction fee when we buy or sell an investment. These transaction fees are in addition to our fees. You may also pay charges imposed by the custodian/broker-dealer for custodial fees, account maintenance fees, fees related to mutual funds and variable annuities, and other product-level fees.

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 additional information, please see our Form ADV Part 2A brochure Items 5 and 12, which is available online at: <https://adviserinfo.sec.gov/firm/summary/287538>

- 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.

We seek to provide that investment decisions are made in accordance with the duties owed to our clients and without consideration of our economic, investment or other financial interests. To meet our obligations, we attempt to avoid, among other things, investment or trading practices that systematically advantage or disadvantage certain client accounts, and accordingly, our policy is to seek fair and equitable allocation of investment opportunities/transactions among our clients to avoid favoring one client over another over time. It is our policy to allocate investment opportunities and transactions we identify as being appropriate and prudent among our clients on a fair and equitable basis over time.

We recommend that you establish an account with a third-party independent custodian. We receive research products and services from the custodian to assist us in the performance of our investment decision-making responsibilities. These arrangements present a conflict of interest in that we have a financial incentive to recommend that you maintain your account with the custodian for the availability of these products and services and not solely on the nature, cost, or quality of custody and brokerage services provided by the custodian.

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

For additional information, please see our Form ADV Part 2A brochure Items 5, 10, and 12, which is available online at: <https://adviserinfo.sec.gov/firm/summary/287538>.

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, the amount of client assets they service, and the time and complexity required to meet a client's needs.

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

No, our firm or financial professionals do not have any legal or disciplinary history. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

- As a financial professional, do you have any disciplinary history?

For additional information about our services, you may visit the SEC's website at adviserinfo.sec.gov by searching CRD #287538. If you would like additional, up-to-date information or a copy of this disclosure, please contact our firm at (515) 223-5404.

- 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?

Appendix 1

We changed the following sentence from:

Our firm generally requires a minimum portfolio balance of \$50,000 for our Portfolio Management Services. However, this minimum portfolio balance requirement is negotiable.

To:

Our firm generally does not require a minimum portfolio balance for our Portfolio Management Services.

We removed the following three sentences:

If we are managing your assets we do not charge separately for financial planning. We can provide financial planning for a fixed fee from \$0 to \$15,000 if we are not managing your assets. The total financial planning fee is based on the scope and complexity of the client's situation.