



Main Office: 17961 Hunting Bow Circle., Suite 102  
Lutz, Florida 33558  
303-470-5664 • 813-996-6100 • [www.dmkadvisorgroup.com](http://www.dmkadvisorgroup.com)

## DMK Advisor Group, Inc. – Dual-Registrant Form CRS Relationship Summary

July 25, 2024

### Item 1. Introduction

DMK Advisor Group, Inc., (“DMK”) is registered with the Securities and Exchange Commission (“SEC”) as a Registered Investment Advisor (“RIA”), a broker-dealer (“BD”) and is a member of the Financial Industry Regulatory Authority (“[FINRA](#)”), Municipal Securities Rulemaking Board (MSRB) and the Securities Investor Protection Corporation (“[SIPC](#)”). Brokerage and Investment Advisory services and fees differ. Free and simple tools are available for you to research firms and financial professionals at [investor.gov/CRS](http://investor.gov/CRS) and [www.brokercheck.finra.org](http://www.brokercheck.finra.org), which also provides educational materials about broker-dealers, investment advisers, and investing.

For additional information: Please reference our Reg BI Disclosure, *Form ADV Part 2A, Wrap Brochure*, [www.investor.gov](http://www.investor.gov); [www.brokercheck.org](http://www.brokercheck.org), your account opening documents and/or our website [www.dmkadvisorgroup.com/Resources.html](http://www.dmkadvisorgroup.com/Resources.html).

### Item 2. What investment services and advice can you provide me?

DMK provides brokerage, financial planning, and advisory services to Retail Individuals, High Net and Ultra High Net Individuals, Families, Trusts, Estates Corporations, and Retirement Plans. Our brokerage offering provides the ability to transact in common and preferred stocks, fixed income offerings including corporate, government and municipal securities, mutual funds, exchange traded funds and cash and cash-alternatives including money market funds, certificates of deposit, and bank deposit accounts ([Types of Business](#)), and in our Investment Advisory services we offer financial planning, Investment Advisory Services and wrap fee programs all through which we may offer recommendations,. Our services are designed to take into account your investment objectives, your risk tolerance, your time horizon, and other financial decisions important to you.

Depending on your needs and investment objectives, we can provide you with services in a brokerage account, investment advisory account, or both at the same time. Where we are managing your assets and making recommendations, we are consistently monitoring your investments as part of our services. We offer both discretionary and non-discretionary services depending on your relationship with us, and such will be disclosed to you upfront. Where your relationship with us is non-discretionary, you as the retail investor makes the ultimate decision regarding the purchase or sale of investments. We do not offer Limited Investment Offerings and any account minimums or other account requirements are detailed herein. This document gives you a summary of the types of services we provide and how you pay. Please feel free at any time to ask us for more information.

Broker-Dealer Services	Investment Adviser Services
<b>Types of Relationships and Services.</b> <i>Our accounts and services fall into two categories.</i>	
We offer traditional brokerage services where we provide individualized <b>recommendations</b> for you which are discussed with you prior to transacting any purchase or sale.	Wealth management services to provide you with ongoing, professional <b>advice</b> and management of your portfolio. We will discuss your investment goals, design, with you, a strategy to achieve your investment goals, and regularly <b>monitor</b> your account. We will contact you (by phone or email) at least annually to discuss your portfolio.
<b>Transaction- based fee</b> , or commission, when you buy /sell.	<b>Asset-based fee</b>

We have no account minimums for brokerage clients.	We have account minimums for Advisory clients starting at a minimum of \$2,000.00.
Effective August 2024, the firm will utilize Hilltop Securities Inc for third-party clearing and custody services. National Financial Services provided this service previously and accounts there will be migrated over between August and December 2024.	Effective August 2024, the firm will utilize Hilltop Securities Inc for third-party clearing and custody services. National Financial Services provided this service previously and accounts there will be migrated over between August and December 2024.
We help guide you to investments suitable to your financial needs and circumstances, but we do not exercise discretionary, day-to-day management of your account. The ultimate investment decision of your investments will be yours.	You can choose an account that allows us to buy and sell investments in your <b>Advisory</b> account without asking you in advance (a " <b>discretionary account</b> ") or we may give you <b>advice</b> and you decide what investments to buy and sell (a " <b>non-discretionary account</b> ").
Investment Products noted above	Investment strategies include mutual funds, exchange traded funds, and cash and cash-alternatives including money market funds.
Transactional, commission-based relationship and is more limited in scope of services provided.	Customized financial planning which may include budgeting, cash flow and asset/liability assessments, retirement planning and more.

**Conversation Starter:**

- **Given my financial situation, should I choose an Investment Advisory service? Should I choose a Brokerage service? Should I choose both types of services? Why?**
- **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?**

For additional information: Please reference our Reg BI Disclosure, *Form ADV Part 2A*, *Wrap Fee Program Brochure*, your account documents provided when opening your account and/or our website [www.dmkadvisorgroup.com/Resources.html](http://www.dmkadvisorgroup.com/Resources.html).

**Item 3. What fees will I pay?**

**Management Fees** (or Advisory fees): *Asset-based fees* charged for the day- to-day responsibilities of monitoring and managing your Advisory account. Fees range from 0.75% to 2.50% annualized, charged quarterly in advance, based on the prior period's ending balance of your managed assets. The fee applicable to your account is based on the amount and composition of assets, the investment strategy chosen, the financial services required and is agreed upon and fully disclosed in your *Investment Advisory Agreement*.

Our management fee covers implementing your chosen investment strategy, ongoing monitoring of your assets, assessing relevant economic and financial metrics that may affect your portfolio, and decision-making associated with purchases and sales of holdings in your portfolio. It includes additional wealth management services provided by our Financial Advisers, and account service activities provided by our Client Service staff. Additionally, it includes all account reviews, account reporting, and written commentaries, updates, and consultations with our Financial Advisers or Investment Managers, and coordination or consultations with your attorney, accountant, or other related professional services.

**Transaction Charges:** There are no fees charged to managed accounts.

**Commission Charges (the BD):** Commissions represent the compensation we receive if acting as your "broker" when providing investment recommendations in brokerage-only accounts, and we subsequently buy or sell securities on your behalf based on recommendations we have made to you, or unsolicited transactions you have instructed us to make. Commission depends on the asset bought or sold (stock, bond, mutual fund, etc.), the unit size (# shares), maturity date, credit quality, and aggregate value of the position. For brokerage-only accounts, in accord with regulatory guidance commission charges will

never exceed 5% of an individual transaction, subject to a minimum commission of \$50.00 per transaction and a \$25,00 transaction fee.

**Additional Fund-Related Charges:** In the case of purchasing “load” mutual funds or variable annuities, we receive compensation (commissions) directly from the fund or insurance company, ranging from less than 1.00%, up to 5.75%, depending on the size of the purchase, and the compensation schedule of the fund company. In general, the larger the purchase the lower the charge on a percentage basis. These commission charges are included in the share “offering” price of the fund when purchased; the net asset value (“NAV”) of the fund represents the true liquidating market value of mutual fund, and the differential between the offering price and the NAV at the time of purchase is representative of the fees charged. As compensation for providing ongoing information and services to you as it relates to your investment in that fund, fund companies pay our broker dealer a servicing fee, sometimes referred to as a “trail” or 12b1 fee. This is commonly 1/4 of 1% per year, or 25bp (basis points). This equates to \$25 per year for \$10,000 of investment market value.

**Other Costs. Investment Product Costs:** Some investment holdings in our managed accounts, typically “pooled” investments such as mutual funds, exchange traded funds, or variable annuities, contain embedded expenses related to management and operational costs of the fund itself. These costs are deducted from the assets of the fund, by the fund company/sponsor and retained by that company. This means that the net returns of the fund are reduced by the amount of those fees. None of these product costs are levied or received by DMK and we assess the impact of fund costs against the attributes of a fund before purchasing it for your account.

**Incidental costs:** For certain non-trade related transactions such as wire transfers you will incur additional charges. These charges are detailed in your account opening documentation and/or Service Agreement. 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.

**Conversation Starter:**

- *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?*

For additional information: Please reference our Reg BI Disclosure, SEC Form ADV Part 2A, the Wrap Fee Program Brochure, your account documents provided when opening your account and/or our website for other regulatory documents at <https://www.dmkadvisorgroup.com/Resources.html>.

- *What are your legal obligations to me when providing recommendations as my broker-dealer or when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?*

When we provide you with a recommendation as your broker-dealer or act as your Investment Adviser, we must 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 recommendations and investment advice we provide to you. Here are some examples to help you understand what this means.

**Conversation Starter:**

- *How might your conflicts of interest affect me and how will you address them?*
- *How do your financial professionals make money?*

Our brokerage registered representatives are compensated by commissions earned and our investment advisers are compensated by receiving a fee, based on assets under management.

Broker-Dealer Services	Investment Adviser Services
Our Legal Obligations to You. We must abide by certain laws and regulations in our interactions with you.	

When we provide any brokerage service to you, we must treat you as would a fiduciary and comply with all SEC, FINRA, MSRB, and State securities laws-based regulatory obligations, including but not limited to high standards of commercial honor and principles of trade and transaction-based suitability obligations.	When we provide any Advisory service to you, we are held to a fiduciary standard that covers our entire investment Advisory relationship with you. As a fiduciary, we uphold a duty of care, loyalty, fairness and good faith toward you and we seek to mitigate (or eliminate) potential conflicts of interest.
How else does our firm make money? + The identification of our conflicts of interest	
Our interests can conflict with your interests at times. When we provide <b>recommendations</b> , we must disclose these conflicts to you and, when possible, work to either mitigate or eliminate those conflicts of interest.	Our interests can conflict with your interests at times. When we provide <b>advice</b> , we must disclose these conflicts to you and, when possible, work to either mitigate or eliminate those conflicts of interest.
Trades directed by our advisory arm through our brokerage arm could be deemed to create a potential conflict of interest. DMK Advisory personnel, however, endeavor always to put the interest of their clients first as part of our fiduciary duty as registered investment advisers.	
The custodian of our client accounts offer sweep accounts, in which the excess cash balances of your securities account are swept into an interest paying account daily. Our default position is that the client select the bank deposit sweep account option because it offers the greatest flexibility to quickly access cash reserves for the purchase of securities or withdrawal of funds. Since DMK acts as the designated broker-dealer for customer/client accounts held at our clearing firm, customers/clients should be aware that DMK earns no sweep account revenue sharing from our clearing/ execution partners.	

*Item 4. Do you or your financial professionals have legal or disciplinary history?*

Yes. <https://brokercheck.finra.org/individual/summary/841225>

You can learn more about our firm at [www.investor.gov](http://www.investor.gov) and [www.brokercheck.com](http://www.brokercheck.com). Your financial adviser's history and information can be found on ADV Part 2B. and [www.brokercheck.com](http://www.brokercheck.com).

**Conversation Starter:**

- *As a financial professional, do you have any disciplinary history? For what type of conduct? Item 5. Where can I go for more information?*

For more information about our firm, we encourage you to go to <https://adviserinfo.sec.gov>, our website [www.dmkadvisorgroup.com](http://www.dmkadvisorgroup.com), and <https://brokercheck.finra.org/firm/summary/41067>. You may call Hal Schwartz (CEO) or Erin Baskett at (813) 996-6100 with any question or concern regarding DMK. Finally, you may request a written copy of DMK's Client Relationship Summary at any time, at no charge.

**Conversation Starter:**

- *Who is my primary contact person? Is he or she a representative of an Investment Adviser or Broker-Dealer?*
- *Whom can I talk to if I have concerns about how this person is treating me?*

For additional information: Please reference our Reg BI Disclosure, Form ADV Part 2A, Wrap Brochure, [www.investor.gov](http://www.investor.gov), [www.brokercheck.org](http://www.brokercheck.org) and other documents at <https://www.dmkadvisorgroup.com/Resources.html>