



**MY GROUP, LLC**

**Doing Business As**

**InTrust Fiduciary Group**

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**FORM ADV PART 2A  
BROCHURE**

**This brochure provides information about the qualifications and business practices of InTrust Fiduciary Group. If you have any questions about the contents of this brochure, please contact us at the phone number listed above. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.**

**Additional information about our firm is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The searchable IARD/CRD number for InTrust Fiduciary Group is 154355.**

**The InTrust Fiduciary Group is a registered investment adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.**

## Item 2 Summary of Material Changes

Form ADV Part 2 requires registered investment advisers to amend their brochure when information becomes materially inaccurate. If there are any material changes to an adviser's disclosure brochure, the adviser is required to notify you and provide you with a description of the material changes.

Since our last annual updating amendment dated March 10, 2015 we have no material changes to report.

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## Item 4 Advisory Business

### Description of Services and Fees

MY GROUP, LLC, doing business as InTrust Fiduciary Group is a registered investment adviser based in Austin, Texas. We are organized as a limited liability company under the laws of the State of Texas. Michael Maresh is the principal owner.

The following paragraphs describe our services and fees. Please refer to the description of each investment advisory service listed below for information on how we tailor our advisory services to your individual needs. As used in this brochure, the words "we", "our" and "us" refer to InTrust Fiduciary Group and the words "you", "your" and "client" refer to you as either a client or prospective client of our firm. Also, you may see the term Associated Person throughout this brochure. As used in this brochure, our Associated Persons are our firm's officers, employees, and all individuals providing investment advice on behalf of our firm.

Employees in qualified retirement plans are protected by the Employee Retirement Income Security Act of 1974 (ERISA), which requires employers, investment advisors, and plan administrators to put employees' interests first when managing retirement savings plans.

In order to demonstrate that a plan fiduciary has operated in a prudent manner, there are certain steps that the fiduciary must take. InTrust Fiduciary Group is committed to helping fiduciaries understand their roles and to assist them in implementing a process that allows them to fulfill their duties and responsibilities.

InTrust Fiduciary Group offers sponsors of employee benefit plans (defined contribution and defined benefit) qualified under the Internal Revenue Code ("IRC"), a range of discretionary and non-discretionary services, including the selection of registered investment companies or other pooled investment funds to be offered under the plan.

InTrust Fiduciary Group will assist plan fiduciaries in the following:

#### *Investment Selection and Monitoring*

- Creating an investment policy statement
- Modeling asset allocations
- Selecting investment managers
- Monitoring the investment options against well-defined risk and return criteria

#### *Plan Evaluation/Benchmarking*

InTrust Fiduciary Group also "benchmarks" retirement plans against those of organizations in the same industry and against national normative data. Factors that we evaluate include the following:

- Participation, deferral percentage, and asset allocation
- Investment performance
- Plan design
- Total plan costs
- Compliance
- Participant education and communication
- Recordkeeping and administration
- Technology
- Service provider capabilities and profiles

#### *Vendor Search and Selection and Plan Implementation*

InTrust Fiduciary Group also assists its retirement plan clients in selecting plan service providers. This process involves:

- Generating criteria to identify appropriate service providers
- Developing requests for proposals
- Objectively rating service providers
- Evaluating highly rated service provider candidates

Once a service provider is selected, we will assist a client in implementing their retirement plan program. In implementing the program, InTrust Fiduciary Group will, among other things, review the plan design, develop performance standards, and review the service provider's contract. We also provide assistance with strategic employee education and communications in connection with client retirement plan programs.

### **Types of Investments**

We may advise you on any type of investment available in the employee benefit plan deemed appropriate based on your stated goals and objectives written in the investment policy statement. You may request that we refrain from investing in particular securities or certain types of securities. You must provide these restrictions to our firm in writing.

### **Assets Under Management**

As of February 10, 2016, our approximate assets under management and advisement are as follows:

|                              |                |
|------------------------------|----------------|
| Non-Discretionary basis..... | \$1.71 billion |
| Discretionary basis.....     | \$24 million   |

## **Item 5 Fees and Compensation**

The scope of these services, the fees, and the terms of the agreement for these services are negotiated on a case-by-case basis with each of our clients depending upon the complexity of the plan and the agreement with the client. The terms regarding payment of fees, termination, and refund will be clearly set forth in the agreement executed between our firm and the client. We may charge a fixed fee or a percentage of assets fee for qualified plan consulting services which are negotiable. The fixed fee will range from \$5,000 to \$75,000 or the percentage of assets based fee will range from 0.01% to 0.35%.

We may provide services on a project basis for a fixed fee. Services include, but are not limited to: developing Investment Policy Statements, investment manager searches and recommendations, investment manager performance reporting, vendor RFP's, plan conversions and fiduciary training.

Unless specified otherwise in the terms and conditions of the consulting agreement, which may vary per client, the following shall apply to termination of the agreement. Either party may terminate the consulting agreement upon 30-days written notice to the other. Upon termination of consulting services, any prepaid but unearned fees will be refunded, and any earned but unpaid fees will be due and payable.

## **Item 6 Performance-Based Fees and Side-By-Side Management**

We do not accept performance-based fees or participate in side-by-side management.

## Item 7 Types of Clients

We offer consulting services to employee benefit plans based upon an analysis of the needs of the plan.

## Item 8 Methods of Analysis, Investment Strategies and Risk of Loss

In selecting investment managers to recommend to our clients, we obtain data from Fi360 and Morningstar. These databases contain 1300 investment managers representing over 6500 different investment products encompassing both U.S. and international managers. The universe of managers is broken down by style to provide specific data for each manager and/or fund as a whole.

We use a proprietary screening process to narrow the field of possible managers. We then engage in a qualitative analysis of the managers, which includes a thorough review of the manager's investments style, prior performance and other information provided by the databases. We also conduct qualitative due diligence, which may include a series of in-person or telephone interviews with each manager's personnel, to get a thorough understanding of the manager's investment strategies and processes.

Once a recommended manager is approved by the plan fiduciaries, we continue to monitor the manager's performance using information similar to that reviewed during the initial selection process and stated in the plan's investment policy statement. In addition to performance related reasons, we may move a manager to a "watch" or sell list based on, among other things, (i) changes in the firm's ownership, (i) changes in the portfolio team, (iii) style drift or deviation for the stated investment process, (iii) changes in the expense structure that we believe will or may have an adverse effect on a client's returns.

### **Risk of Loss**

While InTrust Fiduciary Group follows accepted investment principals, all investments carry risk and the potential for loss.

## Item 9 Disciplinary Information

Neither InTrust Fiduciary Group nor its Associated Persons has ever been fined, disciplined or suspended by the SEC, the NASD, any regulatory agency or exchange, association or government agency. InTrust Fiduciary Group has never had litigation filed against it.

## Item 10 Other Financial Industry Activities and Affiliations

### **Registrations with Broker-Dealer**

Associated persons providing investment advice on behalf of our firm may also a registered representative with Raymond James Financial Services ("RJFS"), a securities broker-dealer, and a member of the Financial Industry Regulatory Authority and the Securities Investor Protection Corporation.

### **Registrations with Other Investment Advisers**

Associated persons providing investment advice on behalf of our firm may also be dually registered as investment adviser representatives of Raymond James Financial Services Advisors, Inc. ("RJFSA"), an unaffiliated registered investment adviser.

## **Item 11 Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

### **Description of Our Code of Ethics**

We strive to comply with applicable laws and regulations governing our practices. Therefore, our Code of Ethics includes guidelines for professional standards of conduct for our Associated Persons. Our goal is to protect your interests at all times and to demonstrate our commitment to our fiduciary duties of honesty, good faith, and fair dealing with you. All of our Associated Persons are expected to adhere strictly to these guidelines. Persons associated with our firm are also required to report any violations of our Code of Ethics. Additionally, we maintain and enforce written policies reasonably designed to prevent the misuse or dissemination of material, non-public information about you or your account holdings by persons associated with our firm.

Clients or prospective clients may obtain a copy of our Code of Ethics by contacting us at the telephone number on the cover page of this brochure.

### **Participation or Interest in Client Transactions**

Neither our firm nor any of our Associated Persons has any material financial interest in client transactions beyond the provision of investment advisory services as disclosed in this brochure.

### **Personal Trading Practices**

Our firm's Associated Persons are required to pre-clear personal securities transactions on an annual basis.

## **Item 12 Brokerage Practices**

InTrust Fiduciary Group does not custody assets, nor do we direct brokerage for any client.

### **Research and Other Benefits**

We do not receive soft dollars from Raymond James Financial Services or any broker-dealer. We may, however, receive research and additional services from Raymond James Financial Services. Receipt of these additional research and/or services are not considered to have been paid for with "soft dollars."

Research and services that our Firm may receive from Raymond James may consist of research data and analyses, financial publications, recommendations, or other information about particular companies and industries (through research reports and otherwise), and other services that provide lawful and appropriate assistance to our Firm in the performance of our investment decision-making responsibilities. We may use such products and services in our general investment decision making for all client accounts.

### **Brokerage for Client Referrals**

We do not receive client referrals from Raymond James Financial Services, other broker-dealers or any other third party in exchange for cash or other compensation.

## **Item 13 Review of Accounts**

Client's accounts are reviewed on an annual, semi-annual or quarterly basis. The determination of when reviews are conducted is based on size, complexity and agreement with each client. Investment reviews are created based on a quantitative and qualitative analytical process. All reports, regardless of how often they are delivered, contain an executive summary as well as scorecards and analytics for each investment manager. These scorecards tie to specific investment metrics detailed in a plan's Investment Policy Statement (IPS). Investment reviews are comprehensive and cover a broad range of investment metrics commonly accepted within the industry. The reports are available both in hard copies and electronically.

## **Item 14 Client referrals and Other Compensation**

We do not receive any compensation from any third party in connection with providing investment advice to you nor do we compensate any individual or firm for client referrals.

## **Item 15 Custody**

Our firm does not maintain physical custody of client assets; rather, each client's assets (including cash and securities) are held by an independent qualified custodian selected by the client.

## **Item 16 Investment Discretion**

For clients who engage us for discretionary investment management, we will enter into a separate written agreement describing our services and fee. We also ask that the client provide information that will help us better understand their investment objectives. In providing this service, we are deemed to be a fiduciary and an investment manager as defined in ERISA Section 3(38).

## **Item 17 Voting Client Securities**

### **Proxy Voting**

We do not vote proxies of securities held in client accounts. Each client's asset manager or other fiduciary is responsible for voting all proxies relating to portfolio securities. The custodian (or the security's transfer agent) will send proxy notices and related materials directly to appropriate person(s). We generally do not assist plan fiduciaries in making proxy decisions; rather the plan fiduciaries may contact the appropriate asset manager for such assistance.

## **Item 18 Financial Information**

InTrust Fiduciary Group does not require fees of \$1,200 or more per client, six months in advance. Our firm operates as a private entity and does not disclose financial information. InTrust Fiduciary Group has never filed for bankruptcy nor has ever found itself in a financial situation which would affect its ability to service clients.

## **Item 19 Requirements for State-Registered Advisers**

Our firm is registered with the SEC.



## Item 20 Additional Information

### Your Privacy

InTrust Fiduciary Group is committed to maintaining the confidentiality, integrity and security of the personal information that is entrusted to us. We hold all personal information provided to our firm in the strictest confidence.

The categories of nonpublic information that we collect from you may include vendor contracts, plan documents and other forms of plan data. We use this information to help you meet your corporate retirement plan goals.

We will not disclose information to nonaffiliated third parties, except where permitted by law, and do not anticipate doing so in the future. If we were to anticipate such a change in firm policy, we would be prohibited under the law from doing so without advising you first. With your permission, we will disclose limited information to attorneys, accountants and other service providers with whom you have established a relationship. With your permission, we will share a limited amount of information about you with the custodial firms when needed.

We maintain a secure office to ensure that your information is not placed at unreasonable risk. We employ a firewall barrier and complex passwords in our computer systems.

We do not provide your personal information to mailing list vendors or solicitors. We require strict confidentiality in our agreements with unaffiliated third parties that require access, with your permissions, to your retirement plan information, including financial service companies, consultants, and auditors. Federal and state securities regulators may review our firm records and your personal records as permitted by law.

Personally identifiable information about your retirement plan will be maintained while you are a client, and for the period thereafter that records are required to be maintained by federal and state securities laws. After that time, information may be destroyed.

We will notify you in advance if our privacy policy is expected to change. We are required by law to deliver this *Privacy Statement* to you annually, in writing.