

# *Firm Brochure*

*March 20, 2023*

## **THE MONITOR GROUP, INC.**

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This brochure provides information about the qualifications and business practices of The Monitor Group, Inc. If you have any questions about the contents of this brochure, please contact our office by phone: (706) 854-8040, or by email: [tmg@themonitorgroup.net](mailto:tmg@themonitorgroup.net). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission (SEC), or by any state securities authority.

Additional information about The Monitor Group, Inc. is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov)

Required Statement (Firm Brochure Instructions): "Registration" does not imply a certain level of skill or training.

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## **Material Changes**

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### **Annual Update**

The Material Changes section of this brochure will be updated when material changes occur after the previous release of the Firm Brochure.

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### **Material Changes since the Last Update**

Our last update was completed January 28, 2022.

The following material changes have been implemented since our last update:

- Item 5 has been updated to reflect our fees for financial planning.

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### **Full Brochure Available**

You may request a complete copy of our Firm Brochure at any time by contacting our office by phone: (706) 854-8040, or by email: [tmg@themonitorgroup.net](mailto:tmg@themonitorgroup.net)

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# Advisory Business

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## Firm Description

The Monitor Group, Inc., founded in 1992, provides personalized confidential financial planning and investment management services to individuals and families. We advise clients through consultation which may include: determination of financial objectives, identification of financial problems, cash flow management, tax planning, insurance review, investment management, education funding, retirement planning and estate planning.

The Monitor Group, Inc. is strictly a Fee-Only financial planning and investment management firm. We do not sell annuities, insurance, stocks, bonds, mutual funds, limited partnerships or other commissioned products. We are not affiliated with entities that sell financial products or securities. We do not accept commissions in any form, nor do we pay or receive finder's fees.

Investment advice and recommendations are provided, with the client making the final decision on investment strategy. The Monitor Group, Inc. does not act as a custodian of client assets. The client always maintains asset control. We place trades for clients under a limited power of attorney.

We provide a written evaluation of each client's initial situation in the form of a financial plan document that includes analysis and recommendations. The process includes periodic reviews as reminders of specific steps to be taken. More frequent internal reviews occur, but are not necessarily communicated to the client unless immediate changes are recommended.

The client may engage other professionals (e.g. attorneys, accountants, insurance agents, etc.) on an as-needed basis. Conflicts of interest will be disclosed to the client in the unlikely event they should occur.

The initial meeting, which may be by telephone, is free of charge and is considered an exploratory interview to determine the extent to which financial planning and investment management may be beneficial to the client.

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## Principal Owners

Paul B. McNair owns The Monitor Group, Inc.

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## Types of Advisory Services

The Monitor Group, Inc. provides comprehensive financial planning services addressing all aspects of client's financial circumstances in addition to investment advisory services.

The Monitor Group, Inc. also provides separate investment advisory services that do not include comprehensive planning.

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## **Types of Advisory Services (continued)**

In certain circumstances, we furnish advice to clients on issues of limited scope such as retirement planning and/or estate planning.

As of December 31, 2022, The Monitor Group, Inc. managed \$116,955,847 in assets for approximately one hundred fifty three (159) clients on a discretionary basis and \$1,056,258 on a non-discretionary basis; total regulatory assets under management of \$118,012,105.

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## **Tailored Relationships**

An important part of our work is assisting clients to define and prioritize their goals and objectives, which we document in our client relationship management system. We track and review progress with each client in achieving these goals and objectives.

We also create Investment Policy Statements (IPS) for clients that reflect their stated goals and objectives.

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## **Types of Agreements**

The Monitor Group, Inc. provides the services most appropriate to each client's needs under one of the following agreements.

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## **Financial Planning and Investment Advisory Agreement**

The Monitor Group, Inc. provides comprehensive financial planning services under our Financial Planning and Investment Advisory Agreement. This includes preparation, presentation and monitoring of a personal financial plan and investment advisory and management services.

The financial plan may include, but is not limited to: a net worth statement; a cash flow statement; a review of investment accounts with recommendations for reallocation and repositioning; strategic tax planning; a review of retirement accounts and plans including, if necessary, one or more retirement scenarios; a review of insurance policies and recommendations for changes, if appropriate; estate planning review and recommendations; and education planning with funding recommendations.

Investment Advisory services include developing an Investment Policy Statement (IPS) detailing the client's investment goals, implementing a strategy consistent with those goals, and periodic review and repositioning of investments in order to maintain the strategy.

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## **Financial Planning and Investment Advisory Agreement (continued)**

At the client's request, we work with their other professionals, such as attorneys, accountants, and insurance agents to coordinate and implement their financial planning decisions.

The fee for a Comprehensive Financial Plan is predicated upon the facts known at the start of the engagement. The fee is negotiable based on client circumstances and the complexity of issues. Financial planning is a discovery process. Our clients commit to provide complete information and to be open and candid with us regarding their financial circumstances and personal money attitudes. We set a fixed annual fee which is payable in quarterly installments, in advance, at the beginning of each quarter.

This Agreement may be cancelled without penalty within five (5) days of its acceptance. Thereafter, it continues in effect until terminated by the client or The Monitor Group, Inc. by giving thirty (30) days written notice. However, our Agreement provides that the first year's fee is earned in full when the plan is presented, and subsequent fees are earned when paid.

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## **Investment Management Agreement**

Our Investment Management Agreement is executed when financial planning is not provided as part of the relationship. The client engages The Monitor Group, Inc. to manage their investment assets on an ongoing basis.

These particular services include developing an appropriate investment strategy based on the client's goals and objectives, time horizon, tax circumstances and risk tolerance. This strategy is incorporated in a written Investment Policy Statement (IPS). The strategy is implemented primarily using No-Load Mutual Funds, Exchange-Traded Funds (ETFs), Money Markets, Certificates of Deposit and other cash equivalents. If a client's circumstances dictate, we may recommend no-load, no-surrender penalty variable annuities. We do not *sell* any of the aforementioned products as a Fee-Only Firm, but can assist with implementation of our recommendations if the Client asks us to do so.

The Agreement may be terminated by either party with thirty (30) days written notice. If the fee is terminated in the first year, the client owes a termination fee equal to the balance due on one year's fee. Otherwise, any fees paid for a period beyond the 30-day notice will be refunded.

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## **Letter of Agreement**

This Agreement is used for special circumstances and limited engagements.

The scope of work is described in Schedule A, "Services to be Provided", attached to the Letter of Agreement setting out the standard terms and conditions of the engagement.

This is a fixed fee engagement with payment terms specified in the Agreement. The Agreement ends when the specified work is complete.

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### **Termination of Agreement**

The termination provisions for each of our three forms of Agreement are included in the above descriptions.

## **Fees and Compensation**

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### **Description**

Fees for all services are priced according to the range of work and degree of complexity associated with the client's situation. Fees for each of our three forms of Agreement are explained in detail above.

Fees are negotiable.

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### **Fee Billing**

The fee for Investment Advisory Services only is based on a percentage of assets under management and ranges from  $\frac{1}{2}$  of 1% per year to 1  $\frac{1}{4}$ % per year. The rate is negotiable and is specified in the Agreement. Fees are billed quarterly, in advance, at the beginning of each quarter, based on the value of the account on the last business day of the previous quarter. There is no minimum fee.

Fees for Financial Planning and Investment Advisory Services are billed quarterly, in advance, meaning that we invoice our clients once the three-month billing period has begun. Fees range from \$150 to \$5,000 quarterly. Payment in full is due when billed. Fees are usually deducted from a designated client account. The client must consent in advance to direct debiting of their investment account.

The fee payment schedule for work under a Letter of Agreement is specified in the Agreement before the work begins.

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### **Other Fees**

Custodians may charge transaction fees on purchases or sales of certain mutual funds and exchange-traded funds. These transaction charges are usually small and incidental to the purchase or sale of a security. Selection of the security is more important than the nominal fee that custodians charge to buy or sell the security.

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## Expense Ratios

Mutual funds generally charge a management fee for their services as investment managers. The management fee is called an expense ratio.

For example, an expense ratio of 0.75 means that the mutual fund company charges 0.75% (or  $\frac{3}{4}$  of 1%) per year for their services. These fees are in addition to fees paid by the client to The Monitor Group, Inc.

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

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## Past Due Accounts and Termination of Agreement

The Monitor Group, Inc. reserves the right to cease working on any account that is more than sixty (60) days overdue. Our company also reserves the right to terminate any financial planning engagement where, in the judgment of the Monitor Group, Inc., a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate.

A client may terminate a contract at any time by means of written notice to the Company delivered thirty (30) days in advance of the effective termination date.

For termination in the first year, the initial year's fee is earned in full when the Financial Plan or detailed Investment Strategy is presented.

All Financial Plan fees are earned when paid and no fee shall be reimbursed upon termination of the agreement.

After year one, Investment Advisory fees paid in advance will be refunded on a pro-rata basis as specified in the Agreement.

## Performance-Based Fees and Side-By-Side Management

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### Description

The Monitor Group, Inc. does not accept any Performance-Based Fees (Fees based on a share of capital gains on or capital appreciation of the assets of a client). No Employee of the Firm accepts any Performance-Based Fees. There is also no "Side-By-Side" Management. That is, acceptance of Performance-Based Fees in addition to another type of Fee (hourly, flat-fee or asset-based fee). No other disclosure to make in this section.

The investment strategy for a specific client is based upon the client's investment objectives, their risk tolerance, and time horizon. It is expected that all three of these factors will vary over time. As the factors change, so may the investment strategy. An Investment Policy Statement (IPS), is agreed to by both the client and The Monitor Group, Inc., that documents the client's investment objectives, risk tolerance, and time horizon as well as details the agreed to investment strategy.



## **Types of Clients**

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### **Description**

The Monitor Group, Inc. generally provides investment advice to individuals, families, trusts and estates.

Client relationships vary in scope and length of service. There is no minimum account size to become a client of The Monitor Group, Inc.

## **Methods of Analysis, Investment Strategies and Risk of Loss**

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### **Methods of Analysis**

Our security analysis methods may include fundamental analysis and technical analysis.

The main sources of information are research materials prepared by others and corporate rating services.

We may use other sources of information including, but not limited to, The Wall Street Journal, Morningstar Advisor Workstation reports, various mutual fund company conferences and the World Wide Web.

### **Investment Strategies**

The primary investment strategy used for client accounts is strategic asset allocation utilizing both actively and passively managed mutual funds and exchange-traded funds as core investments, and sector funds where there are greater opportunities to make a difference. Portfolios are globally diversified to control the risk associated with traditional markets.

### **Risk of Loss**

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face the following investment risks:

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## **Risk of Loss (continued)**

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.
- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil, refining it, and abiding by numerous government regulations – a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like. Though these too, are affected by government fees and regulations.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

## **Disciplinary Information**

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### **Legal and Disciplinary**

The firm and its employees have not been involved in legal or disciplinary events related to past or present clients.

## Other Financial Industry Activities and Affiliations

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### Affiliations

The Monitor Group, Inc. has no arrangements that are material to its advisors or its clients with a related person who is a broker-dealer, planning firm, commission merchant, insurance company or agency, pension consultant, real estate broker or dealer, or an entity that creates or packages limited partnerships.

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

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### Code of Ethics

The employees of The Monitor Group, Inc. subscribe to and practice according to the following NAPFA Code of Ethics.

#### NAPFA Code of Ethics

Recognizing our fiduciary responsibility to clients and the public we uphold the highest standards of care in the industry by espousing and practicing:

*Objectivity, Fairness and Suitability, Full Disclosure, Confidentiality, Integrity and Honesty, Professionalism, Competence, and Regulatory Compliance.*

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### Participation or Interest in Client Transactions

The Monitor Group, Inc. and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades.

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### Personal Trading

The Chief Compliance Officer (CCO) of The Monitor Group, Inc. is Paul B. McNair. He reviews all employee trades each quarter. Since most employee trades are small mutual fund trades or exchange-traded fund (ETF) trades, the trades do not affect the securities markets.

## Brokerage Practices

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### Selecting Brokerage Firms

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## **Selecting Brokerage Firms (continued)**

The Monitor Group, Inc. does not have any affiliation with product sales firms. We recommend specific custodians based on the client's need for such services. Our recommendations are based on the proven integrity and financial responsibility of the firm and the services and options provided to clients.

We recommend discount brokerage firms and trust companies (qualified custodians), such as Charles Schwab & Co., Inc. The Monitor Group, Inc. also works with TIAA and Ameritas Life Insurance Company.

The Monitor Group, Inc. does not receive fees or commissions from any of these arrangements.

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## **Best Execution**

Trading fees charged by the custodians are reviewed on an annual basis. The Monitor Group, Inc. does not receive any portion of the trading fees.

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## **Order Aggregation**

Most trades are mutual funds or exchange-traded funds (ETFs) where trade aggregation does not garner any client benefit.

# **Review of Accounts**

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## **Periodic Reviews**

Account reviews are performed at least semi-annually by Paul McNair, and more frequently when market conditions dictate.

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## **Review Triggers**

Other conditions that may trigger a review are changes in tax law, new investment information, and changes in a client's own situation.

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## **Regular Reports**

Clients receive quarterly Portfolio Performance Reports for investment portfolios. They also receive written updates that may include a portfolio statement, a summary of objectives, portfolio inventory and performance reports.

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## **Regular Reports (continued)**

Financial Planning clients are provided written updates at least annually. These updates may include progress toward achieving financial goals, net worth statements and history, cash flow reports, income tax estimates, risk management summaries, retirement and estate planning reports.

## **Client Referrals and Other Compensation**

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### **Incoming Referrals**

The Monitor Group, Inc. has been fortunate to receive many client referrals over the years. The referrals come from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals. No solicitation arrangement exists.

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### **Referrals Out**

The Monitor Group, Inc. does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

## **Custody**

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### **Account Statements**

All assets are held at qualified custodians, which means the custodians provide periodic account statements directly to clients at their address of record.

Custody means holding, directly or indirectly, client funds or securities or having any authority to obtain possession of them.

The Monitor Group, Inc. does not have direct custody of any client funds and/or securities. The Monitor Group, Inc. will not maintain physical possession of client funds and securities. Instead, clients' funds and securities are held by a qualified custodian.

While The Monitor Group, Inc. does not have physical custody of client funds or securities, payments of fees may be paid by the custodian from the custodial brokerage account that holds client funds pursuant to the client's account application.

In certain jurisdictions, the ability of The Monitor Group, Inc. to withdraw its management fees from the client's account may be deemed custody. Prior to permitting direct debit of fees, each client provides written authorization permitting fees to be paid directly from the custodian.

As part of the billing process, the client's custodian is advised of the amount of the fee to be deducted from that client's account. On at least a quarterly basis, the custodian is required to send to the client a statement showing all transactions within the account during the reporting period. The custodian does not calculate the amount of the fee to be deducted and does not verify the accuracy of The Monitor Group, Inc.'s advisory calculation. Therefore, it is important for clients to carefully review their custodial statements to verify the accuracy of the calculation. Clients should contact The Monitor Group, Inc. directly if they believe that there may be an error in their statement.

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### **Performance Reports**

Clients are encouraged to compare the account statements received directly from their custodians with the performance report statements provided by The Monitor Group, Inc.

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### **Net Worth Statements**

Clients are frequently provided net worth statements and net worth graphs that are generated from our client relationship management system. Net worth statements

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### **Net Worth Statements (continued)**

contain approximations of bank account balances and other assets not under our management that are provided by the client. The net worth statements are used for long-term financial planning where the exact values of assets are not material to the financial planning tasks.

## **Investment Discretion**

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### **Discretionary Authority for Trading**

The Monitor Group, Inc. accepts discretionary authority to manage securities accounts on behalf of clients. The Monitor Group, Inc. has the authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold.

We primarily use no-load, no-transaction fee mutual funds. The Monitor Group, Inc. also uses exchange-traded funds (ETFs) and certain mutual funds that carry a custodian transaction fee.

The client approves the custodian to be used and the commission rates, if any, paid to the custodian. The Monitor Group, Inc. does not receive any portion of the transaction fees or commissions, if any, paid by the client to the custodian.

Discretionary trading authority facilitates placing trades on behalf of the client so that we may promptly implement the investment policy the client approved in writing.

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### **Limited Power of Attorney**

A limited power of attorney is a trading authorization for this purpose. The client signs a limited power of attorney so that the Monitor Group, Inc. may execute the trading strategy that the client has approved.

## **Voting Client Securities**

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### **Proxy Votes**

The Monitor Group, Inc. does not vote proxies on securities. Clients are expected to vote their own proxies.

## **Financial Information**

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### **Financial Condition**

The Monitor Group, Inc. is not required to provide a balance sheet because we do not serve as a custodian for client funds or securities, and do not require prepayment of fees of more than \$1,200 per client, and six months or more in advance.

## **Information Security Program**

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### **Information Security**

The Monitor Group, Inc. maintains an information security program to reduce the risk that client's personal and confidential information may be breached.

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## Privacy Notice

The Monitor Group, Inc. is committed to maintaining the confidentiality, integrity and security of personal information that is entrusted to us.

The categories of nonpublic information that we collect may include information about personal finances, information about the client's health to the extent that it is needed for the financial planning process, information about transactions between the client and third parties, and information from consumer reporting agencies, e.g., credit reports. We use this information to help the client meet their personal financial goals.

With the client's permission, we disclose limited information to attorneys, accountants, insurance agents, and mortgage lenders with whom the client has established a relationship. The client may opt out from our sharing information with these nonaffiliated third parties by notifying us at any time by telephone, mail, fax, email, or in person. With the client's permission, we share a limited amount of information with their brokerage firm in order to execute securities transactions on the client's behalf.

We maintain a secure office to ensure that the client's information is not placed at unreasonable risk. We employ a firewall barrier, secure data encryption techniques and authentication procedures in our computer environment.

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

Personally identifiable information concerning our clients is maintained while a client's account is active, 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 our clients in advance if our privacy policy is expected to change. We are required by law to deliver this *Privacy Notice* to our clients annually, in writing.



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## **Education and Business Standards**

The Monitor Group, Inc. requires that advisors in its employ have a bachelor's degree or equivalent work experience, and/or further coursework demonstrating knowledge of financial planning. Examples of acceptable coursework or designations include: an MBA, a CFP®, a CFA, a ChFC, JD, CTFA or CPA.

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## **Professional Certifications**

Employees hold certifications or have earned credentials which require further explanation.

Certified Financial Planner (CFP®): Certified Financial Planners are licensed by the CFP® Board to use the CFP® mark. Current CFP® certification requirements include:

- Bachelor's degree from an accredited college or university.
- Completion of the financial planning education requirements set by the CFP® Board ([www.cfp.net](http://www.cfp.net)).
- Three-year qualifying full-time work experience.
- Candidate Fitness Standards and background check.

### National Association of Personal Financial Advisors (NAPFA):

Standards of Membership and Affiliation:

- Abide by the NAPFA Code of Ethics, Standards of Membership and Affiliation, Bylaws, resolutions adopted by the Board and all rules set forth in the NAPFA Policies and Procedures Manual.
- Comply with all federal and state statutes, rules, regulations, administrative and judicial rulings, and other authorities applicable to the provision of financial planning or advisory related services.
- Make all filings, amendments and renewals as appropriate to required filings with regulatory authorities. This shall include, but is not limited to, Form ADV. As a condition of NAPFA membership, any and all Form ADV filings may be reviewed by the Membership Task Force.

## Paul B. McNair, CFP®

### Education and Background:

- Date of birth: September 19, 1984
- Augusta State University: Graduated 2007
- CFP®: 2011
- NAPFA Membership: 2012
- Partner at TMG: 2012
- TMG Owner/President: 2017



### Business Experience:

- Paul McNair studied Finance at Augusta State University's Hull College of Business from 2005 to 2007. His studies were focused on Personal Finance – and he met the CFP® *Education Requirement* while at Augusta State. During this time, he was immersed in topics relating to each of the Financial Planning “Areas.” He did exceptionally well in the program and earned his Degree in 2007.
- Paul joined The Monitor Group, Inc. mid-2007 and since that time has worked to provide “Fee-Only” Financial Planning and Investment Advice to Clients of the Firm. He is very fortunate to have worked alongside Jennifer Noah for ten years (2007-2017).
- He bought into The Monitor Group, Inc. in 2012 – and is now sole Owner of the Firm. His Title is President.
- Paul has practiced as a CFP® since 2011 and is a member of the Financial Planning Association (FPA).
- He is registered as an Investment Advisor Representative in Georgia and Texas. The Monitor Group, Inc. is registered with the Securities and Exchange Commission (SEC).

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None

## Mark R. Holdwick, Jr., CFP®

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### Education and Background:

- Date of birth: October 3, 1993
- St. John's University: Graduated 2017
- CFP®: 2021
- NAPFA Membership: 2021



### Business Experience:

- Mark Holdwick studied Finance at St. John's University's Tobin College of Business from 2013 to 2017. His studies were focused on Corporate and General Finance.
- In January 2021 he met the CFP® *Education Requirement* by completing the College for Financial Planning's CFP® Certification Professional Education Program. During this time (February 2019 to January 2021) he was immersed in topics relating to each of the Financial Planning "Areas."
- Mark joined The Monitor Group, Inc. in February 2017 and since that time has worked to provide "Fee-Only" Financial Planning and Investment Advice to Clients of the Firm.
- Mark has practiced as a CFP® since August 2021 and is a member of the National Association of Personal Financial Advisors (NAPFA).
- He is registered as an Investment Advisor Representative in Georgia and Texas. The Monitor Group, Inc. is registered with the Securities and Exchange Commission (SEC).

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Arbitration Claims: None

Self-Regulatory Organization or Administrative Proceeding: None

Bankruptcy Petition: None