



# The Mosaic Financial Group LLC

*Your Wealth Management Partner*

## **Form CRS Customer Relationship Summary** **March 2023**

### **Introduction**

The Mosaic Financial Group, LLC (“Mosaic”) 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 to understand these 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 adviser, and investing.

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

We offer investment advisory services on either a discretionary or non-discretionary basis to retail investors. Discretionary services allow Mosaic to make all investment decisions without prior consent from the client. Non-Discretionary services require approval of all investment decisions from retail investors prior to execution. Our clients at the outset of their affiliation with Mosaic will determine what relationship they desire. This may be modified at any time by the client. Investment monitoring is included in both services. We normally require minimum investable assets of two million dollars to provide investment advisory services. However, we do reserve the right to make exceptions at our discretion.

Separate from our investment advisory services, we also provide the following: portfolio monitoring, estate and financial planning, tax preparation, consulting, and bookkeeping.

**For additional information**, please see Form ADV, Part 2A brochure Items 4 and 7 of Part 2A or Items 4.A. and 5 of Part 2A Appendix 1. Link to current ADV Part 2A can be found on our website, by clicking here <https://adviserinfo.sec.gov/firm/brochure/109816>, or by calling 312-255-5490.

**Conversation Starter.** We encourage you 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 annual fee for investment advisory services is charged as a percentage of assets under management ranging from 0.1% to 0.9%. Fees are negotiable for accounts with assets under management over \$30 million. Our fees for portfolio monitoring services are charged as a percentage of assets under management ranging from 0.08% - 0.12%. Our financial planning fees are charged on a fixed fee basis. For clients that use these services one-time, we charge between \$1,250 and \$10,000. For clients who use these services on an ongoing basis, we charge \$5,000 to \$50,000. Our consulting services fees are charged as a fixed fee ranging from \$1,000 to \$50,000 or on an hourly basis from \$150 - \$450 per hour. Tax preparation and bookkeeping fees are charged based on the complexity of the project and clients will receive a separate engagement letter detailing these fees.

Mosaic utilizes different investment advisory service fee schedules for clients that had a relationship with us prior to the implementation of the schedule above. Otherwise, fees are non-negotiable. Investment Advisory clients will be invoiced in advance of each calendar quarter.

**Additional Information: 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 Form ADV, Part 2A brochure Items 4 and 7 of Part 2A or Items 4.A. and 5 of Part 2A Appendix 1. Link to current ADV Part 2A can be found on our website, by clicking here <https://adviserinfo.sec.gov/firm/brochure/109816>, or by calling 312-255-5490.

**Conversation Starter.** We encourage you 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 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 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 recommendations and investment advice we provide you. Here are some examples to help you understand what this means.

**Potential conflict of interest** – the more assets there are in a retail investor’s portfolio, the more a retail investor will pay in fees, and Mosaic may therefore have an incentive to encourage the retail investor to increase the assets in their portfolio.

**Conversation Starter.** We encourage you to ask your financial professional:

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

For additional information, please see our Form ADV, 2A Brochure (Part 2A). Link to current ADV Part 2A can be found on our website, by clicking here <https://adviserinfo.sec.gov/firm/brochure/109816>, or by calling 312-255-5490.

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

Our financial professionals are compensated in the following ways:

- Salary
- Bonus based on year over year investment revenue growth
- Sales incentive bonus for new business generation

Our professionals do not receive compensation for any products sold or offered.

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

No, neither our firm nor our financial professionals has any disciplinary history. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starter.** We encourage you to ask your financial professional:

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

### **Additional Information**

For additional information about our services, please visit [www.themosaicgrouppllc.com](http://www.themosaicgrouppllc.com) or you may visit the SEC’s website <https://adviserinfo.sec.gov/firm/summary/109816>. If you would like additional, up-to-date information or a copy of this disclosure, please call 312-255-5490.

**Conversation Starter. We encourage you 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?*