



**BRAND ASSET MANAGEMENT GROUP**  
A Mosaic of Financial Experts

## A Summary of Your Advisory Relationship with Brand Asset Management Group, Inc.

Brand Asset Management Group, Inc. is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Clients and prospective clients should be aware that brokerage and investment advisory services and fees differ, and it is important for retail investors to understand the differences. Free and simple tools are available to research advisory firms like us at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers and investing.

### Relationships & Services

#### WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

**Services:** We offer our retail investors *discretionary* investment advisory services. When you grant us *discretionary* authority, you provide us the authority to determine the investments to buy or sell in your account on an ongoing basis. We work with you to identify your investment goals, objectives, and risk tolerance in order to create an initial portfolio allocation designed to reach those goals and objectives. We create portfolios consisting of a variety of securities, including but not limited to, mutual funds, equities, exchanged traded funds, bonds, U.S. governments, municipals, unit investment trusts (UITs), no-load variable annuities, and life insurance. While we do not recommend or acquire new individual securities, often we advise and manage legacy assets that you bring into our wealth management program. You will have the opportunity to place reasonable written restrictions on the types of investments to be held in the portfolio and should notify us in writing of any changes in your financial status, investment objectives, policies, or restrictions. In cases where we have *non-discretionary* trading authority, you are responsible for making your own trading decisions.

**Monitoring:** As part of our standard service, we perform regular, periodic reviews which include monitoring the performance of investments in your account, a comparison of your portfolio to the diversification and asset allocation of the account as compared with your investment objectives, and an evaluation of the investment strategy in light of any change in the your circumstances.

**Family Office:** We also offer, as an extension to our management services outlined above, Family Office services which can include, but are not limited to, cash flow planning, bill pay services, trust services, philanthropic planning, and property management. We may utilize trusted outsourced providers to implement strategies.

**Requirements to open and maintain an account:** All clients execute an advisory agreement with us to open an account. New Mosaic Wealth Management<sup>®</sup> and Institutional Advisory clients accepted for management have assets under management in excess of \$2 million.

**Additional information:** Additional information can be found in our Form ADV, Part 2A, Items 4, 7, 8, 12, & 13 ([click here](#) to view, or scan the QR code on the reverse page).



**Conversation Starters:** 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?

### Fees, Costs, Conflicts & Standard of Conduct

#### WHAT FEES WILL I PAY?

**Principal Fees and Costs:** We are compensated for our investment advisory services provided to you as a percentage of assets under management (charged quarterly) and/or a fixed fee. The more assets there are in a retail investors advisor account, the more a retail investor will pay in fees and the firm may therefore have an incentive to encourage the retail investor to increase the assets in his/her account. Fees paid to our firm for investment advisory services are separate and distinct from additional fees and expenses charged to your accounts and investments, such as brokerage, custodial, trading, account maintenance, costs of the investment and related 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.

Additional information: For more information, please visit and see Items 5-6 & 12 in our Form ADV, Part 2A ([click here](#) to view, or scan the QR code on the reverse page).



**Conversation Starters:** 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?

**Standard of Conduct/Conflicts of Interest:** 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. For example, we connect clients with legal, accounting, and risk management services as part of some service offerings, when requested by clients, or if we believe such services are in your best interest. We recommend specific attorneys, accountants, insurance agents or asset management firms to clients, and these service providers, in turn, recommend our firm to their clients for investment advisory services. As a result, we will have a conflict of interest in making these recommendations because we could receive referrals from professionals recommended to advisory clients. We are fiduciaries to you. That means we are required to act in your best interest throughout our entire advisory relationship.

**ADDITIONAL INFORMATION:** For more information on conflicts of interest, see Items 4, 9, 10, 11, 12 and 14 of our Form ADV, Part 2A ([click here](#) to view, or scan the QR code below).



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

## HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our personnel receive a salary and a discretionary bonus based on individual performance and the success of the firm. Our personnel also receive incentive bonuses based on referrals who become clients. This is a conflict of interest because our financial professionals have an incentive to encourage a retail investor to increase the assets in a retail investor's accounts or encourage a retail investor to become a client of our firm.

Disciplinary  
History

## DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. For more information, please refer to Item 9 in our Form ADV, Part 2A ([click here](#) to view, or scan the QR code below), or you can visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.



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

Additional  
Information

If you have any questions about our investment advisory services or if you wish to request a copy of the relationship summary, please contact us at [ssmith@brandamg.com](mailto:ssmith@brandamg.com). Additional information about us is also available on the SEC's website at [Investor.gov/CRS](http://Investor.gov/CRS). You can also call us at (636) 532-7333 for up-to-date information and request a copy of the relationship summary.



**Conversation Starters:** Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

Scan QR Code to View  
BAMG's Form ADV

