



5850 Venture Drive, Suite A  
Dublin, Ohio 43017  
Phone: 614.932.0000  
Fax: 614.932.0199

## Customer Relationship Summary - Form CRS

### Introduction

Consolidated Financial Management Group, LLC is registered with the Securities and Exchange Commission as an Investment Adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides information tailored to educate retail investors about financial professionals.

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

We offer the below principal investment advisory services to retail investors, which we monitor continuously as part of our standard services:

- Portfolio Management
- Wrap Fee Program

The services listed above include the provision of continuous advice to you or investing your account(s) based on your particular circumstances. Our Wrap Fee Program includes portfolio management through Schwab Wealth Investment Advisory, Inc.'s Institutional Intelligent Portfolios™ platform. We provide discretionary and non-discretionary investment for our portfolio management services. If you invest with us on a discretionary basis, we will buy and sell investments in your accounts without requiring your pre-approval on an ongoing basis until you notify us in writing to terminate the agreement. If you invest with us on a non-discretionary basis, we will recommend which securities to buy or sell, and the amount of the securities to be bought or sold, however you make the ultimate decision regarding the purchase or sale of investments.

We also offer other non-discretionary services to retail investors. Our firm does not monitor client accounts for the service listed below:

- Financial Planning Services
- Financial Consulting Services

Our Financial Planning Services include a written financial plan designed to meet your needs and goals and typically include one or more of the following areas: personal, education, tax & cash flow, death & disability, retirement and investments. Our Financial Consulting Services typically include advice on only an isolated area(s) of concern such as estate planning, retirement planning, reviewing a client's existing portfolio, or any other specific topic.

We do not have minimum account size requirements.

For additional information about these services, please see [adviserinfo.sec.gov/firm/summary/119695](https://adviserinfo.sec.gov/firm/summary/119695) for our Form ADV, 2A brochure (Items 4 and 7 of Part 2A).

### Conversation starters. 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?

Our Portfolio Management Services fees and Wrap Fee Program fees are assessed quarterly. Our Financial Planning and Financial Consulting fees are based on either a fixed fee or an hourly fee. All our fees are disclosed in our Form ADV Part 1A, Item 5.E. and more fully described in our Form ADV Part 2A, Items 5.A., B., C., and D. Some fees create a conflict of interest described below and in more detail in our Form ADV Part 2A.

- If our firm charges you asset based fees, more assets in the account will cause you to pay more in fees, and therefore we have an incentive to encourage you to increase the amount of money invested in those accounts.
- If our firm charges hourly fees, we have an incentive to recommend specific courses of action through the firm's services that may lead to representatives and/or the firm receiving additional compensation.

There are other fees and costs related to our investment advisory services and investments in addition to the principal fees and costs listed above that you will pay directly or indirectly. Examples of the most common fees and costs associated with client accounts could include custodian fees, account maintenance fees, mutual fund fees and other transactional fees and product-level fees. Our firm does not receive any portion of these fees. If you are in our Wrap Fee Program, asset-based fees include most transaction costs and fees from a broker-dealer or bank that has custody of these assets. Accordingly, you do not pay such fees separately.

**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 more detailed information about our fees and costs, please review our Form ADV, Part 2A brochure (specifically Items 5.A., B., C., and D.) which can be found at [adviserinfo.sec.gov/firm/summary/119695](http://adviserinfo.sec.gov/firm/summary/119695).

**Conversation starters.** 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 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 investment advice we provide you. Below are examples to help you understand what this means:

- Recommending rollovers from retirement plan assets such as 401(k) accounts to an Individual Retirement Account (“IRA”) that we advise can increase the amount of advisory fees you will pay.
- Arrangements with custodians of your assets also present a potential conflict of interest due to services that are beneficial to us when we recommend you use them to maintain custody of your financial assets.

**Conversation starters.** Ask your financial professional:

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

**Additional information:**

For more detailed information about our fees and costs please review our Form ADV, Part 2A brochure (specifically Items 5.A., B., C., and D.) which can be found at [adviserinfo.sec.gov/firm/summary/119695](http://adviserinfo.sec.gov/firm/summary/119695).

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

Our financial professionals earn cash compensation based on a percentage of the total amount of client assets they manage. Certain representatives also earn commissions from an insurance company if you purchase an insurance-related product such as an annuity or life insurance. We do not charge or receive additional asset based fees on insurance related products such as life insurance and annuities.

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

Yes. Please visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Conversation Starters.** Ask your Financial Advisor:

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

**Additional Information**

You can find additional information about our services and request a copy of the relationship summary by visiting our website at [www.investconsolidated.com](http://www.investconsolidated.com), emailing [ebell@investconsolidated.com](mailto:ebell@investconsolidated.com) or calling us by telephone at 614-932-0000.

**Conversation starters.** Ask your Financial Advisor:

- *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?*