

Client Relationship Summary
Investment Advisory Group LLC (CRD# 109445)
DBA's: Investment Advisory Group, LLC and Maritime Wealth Advisors LLC

Investment Advisory Group is registered as an investment adviser with the U.S. Securities and Exchange Commission. Certain financial professional associated with our firm also do business as Maritime Wealth Advisors. 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, which also provides educational materials about broker-dealers, investment advisers, and investing.

Relationships and Services

What investment services and advice can you provide me?

Services: The financial professionals of Investment Advisory Group provide investment advice to retail investors and will work closely with you to identify your investment goals and objectives, as well as risk tolerance and financial situation in order to develop an investment approach.

Accounts, Investments, and Monitoring: Investment Advisory Group provides services to individual, joint, retirement trust and estate accounts and will use mutual funds, exchange-traded funds, individual securities, individual bonds and independent managers in constructing portfolios. Investment Advisory Group does not offer proprietary products or a limited menu of products or types of investments. Investment Advisory Group does monitor portfolios and securities in accounts on a regular and continuous basis. Investment meetings will occur either in person or another agreed upon method no less than annually to review investment portfolio.

Investment Authority: Investment services are provided on a perpetual and discretionary basis. Investment recommendations are executed in accordance with your investment objectives and goals, risk tolerance and overall financial plan without your prior approval of each specific transaction. The engagement will continue until you notify a financial professional of the Investment Advisory Group in writing.

Account Minimums & Other Requirements: Investment Advisory Group does not require an account or relationship size minimum in order for you to open/maintain an account or establish a relationship.

Additional Information: For more detailed information on relationships and services, please see Item 4 – Advisory Services, Item 13 – Review of Accounts and Item 7 – Types of Clients of our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure 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, and Standard of Conduct

What fees will I pay?

Asset-Based Fees: Asset-based fees for investment management range from 1.00% to 0.75% annually and are on a tiered schedule for equity and balanced portfolios. Asset based fee for individual fixed income portfolios are 0.50% annually. Fees are in advance on a quarterly basis and collected on a and calculated as a percentage of the value of the cash and investments in account[s] that we manage. This presents a conflict of interest as Investment Advisory Group is financially incentivized to recommend that you place more assets in your advisory account as you will ultimately pay more in advisory fees.

Hourly Fees: Our hourly fees for financial planning are at a rate of up \$300 per hour. We collect fees in two separate installments. Hourly fees are negotiable based on the nature and complexity of the services to be provided and the overall relationship with us. We provide you with an estimate for total hours and overall costs prior to engaging us for these services.

Fixed Fees: Our fixed project-based fees for financial planning are based on the expected number of hours to complete the engagement at our hourly rate described above. Our minimum fee is \$500. We collect fees in two separate installments. Fixed fees are negotiable based on the nature and complexity of the services to be provided and the overall relationship with us. We provide you with an estimate of the total cost prior to engaging us for these services. Our fixed annual fees for financial planning range up to \$10,000 per year, with a minimum fee of \$500. This fee is collected on a quarterly basis and negotiable based on the nature and complexity of the services to be provided and the overall relationship with us.

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?**

When we act as your investment adviser, we act in your best interest and do not put our interests 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 two examples to help you understand what this means.

Some of our financial professionals are registered representatives of Cetera Advisors, LLC (“Cetera”), a registered broker-dealer. If your financial professional offers you brokerage services through their separate capacity as a registered representative he or she will earn commission-based compensation for transactions implemented through Cetera. The commissions earned are separate from advisory fees, which creates a financial incentive to recommend that you implement securities transactions through Cetera. You are encouraged to learn more about Cetera by reviewing their client relationship summary.

Some of our financial professionals are licensed as insurance agents. In addition to our investment services, if your financial professional offers you insurance products in their separate capacity as an insurance agent. The fees charged for the implementation of insurance products are separate from our advisory fees, where your financial professional will earn commission-based compensation for the implementation of an insurance product. Therefore, there is a financial incentive to recommend that you implement insurance through our financial professionals.

Additional Information: For more detailed information, please see Item 10 – Financial Industry Activities and Affiliations, Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A available via our firm’s [Investment Adviser Public Disclosure Page](#).

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

How do your financial professionals make money?

Our financial professionals are compensated based on the revenue generated from the accounts they service directly. This means financial professionals have an incentive to increase the asset size in the relationship or solicit new business.

Disciplinary History

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

Yes. You can visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

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

Additional Information

You can find additional information about our investment advisory services by viewing our Form ADV Part 2A available via our firm’s [Investment Adviser Public Disclosure Page](#) or by visiting <https://iagadvisors.com/> or <http://www.maritimewealthadvisors.com/>. You can request up to date information and a copy of our client relationship summary by contacting us at (781) 826-1235.

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