

RMG Advisors is registered with the U.S. 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. 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.

What investment services and advice can you provide me?

RMG offers advisory services to retail investors, primarily consisting of comprehensive financial planning, divorce planning, federal retirement planning, and investment management services. RMG uses money managers who participate in SEI Investment Management Corporation's platform. The custodian we recommend provides various products and services that are intended to directly benefit you, us, or both of us. When clients engage us for ongoing advisory services, we monitor the plan and investments regularly and continuously; this is part of our standard service. RMG offers investment advisory services only on a discretionary basis, which means that we obtain written authorization from you to select the identity, amount, and timing of securities to be bought or sold. Clients also must grant SEI and any selected money managers with discretionary authority to buy, sell or hold securities, cash or other investments for the portion of the account managed by SEI or the specified money manager. RMG does not require a minimum account size or investment amount in order to establish a relationship with the firm. For more detailed information about our advisory business and the types of clients we generally serve, please see Items 4 and 7, respectively, in our [Form ADV Part 2A Brochure](#).

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?

What fees will I pay?

Our ongoing fee for portfolio management and investment supervisory services is based upon a percentage of the total market value of assets you engage us to manage. Fees are billed monthly in arrears. Because our fee is based on the amount of your assets under our management, the more assets you designate to us for management, the more you will pay us for our services. Therefore, we have a financial incentive to encourage you to increase the amount of assets that you designate for our management. You will also pay fees and expenses charged by third party money managers, qualified custodians and broker dealers, including transaction charges, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. If your assets are invested in mutual funds, ETFs, or other registered and unregistered investment companies, you will bear your *pro rata* share of the fees of the funds, which are in addition to the fees you pay us and other third party managers. These fees and expenses are described in each fund's prospectus or other offering documents. 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 related to our management of your account, please see Item 5 in our [Form ADV Part 2A Brochure](#).

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 must 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:

- If we recommend that you roll assets over from an employer retirement plan into an IRA which our firm would manage, this could present a conflict of interest because our fee is based on the amount of your assets under our management.
- If we recommend that you engage a particular custodian from whom we receive support services, this presents a conflict of interest because our receipt of the support makes us more inclined to continue using and recommending the custodian. For more detailed information about our conflicts of interest, please review Items 11 and 12 of our [Form ADV Part 2A Brochure](#).

Conversation Starters:

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

How do your financial professionals make money?

Our two financial professionals are also owners of the firm. They are compensated based upon salary and a share of the profits of the firm. These forms of compensation present inherent conflicts of interest, because our financial professionals could have an incentive to recommend that you place additional assets under our management and to take potentially greater risk in managing portfolios. You should discuss your financial professional's compensation directly with your financial professional.

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

No. Visit www.Investor.gov/CRS for a free and simple tool to research our firm and our financial professionals.

Conversation Starters:

As a financial professional, do you have any disciplinary history? If so, for what type of conduct?

Additional information about our firm is available on the SEC's website at www.adviserinfo.sec.gov. You may contact our Chief Compliance Officer at 301-838-4111 to request a current copy of our Form ADV Part 2A Brochure or this 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?