

## Introduction

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Carr Financial Group Corporation is registered as an investment advisor with the U.S. Securities and Exchange Commission. Investment Advisory Services and Brokerage 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 [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

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We offer services to retail and institutional clients. **Accounts:** We service retail nonqualified and qualified accounts as well as select types of institutional accounts. **Investments:** We primarily use mutual funds and exchange traded funds to construct portfolios. For certain clients, the Firm further allocates among individual debt and equity securities, options, real estate investment trusts (“REITs”) and independent investment managers. **Monitoring:** We monitor portfolios and securities in accounts on an ongoing basis. We also meet with you at least annually depending on your needs. Financial planning and investment consulting recommendations are not actively monitored. **Investment Authority:** We provide our services on a perpetual discretionary and nondiscretionary basis as requested. We execute investment recommendations and specific transactions, in accordance with your investment objectives, with or without your prior approval, based upon discretionary or nondiscretionary account management status. Our engagement will continue until you notify us otherwise in writing. **Limited Investment Offerings:** We do not make available or offer advice with respect to proprietary products nor to a strictly limited menu of products or types of investments. **Account Minimums and Other Requirements:** We do not require an account or relationship size minimum in order for you to open/maintain an account or establish a relationship.

For more detailed information on our relationships and services, please see Item 4 – Advisory Services and Item 7 – Types of Clients of our Form ADV Part 2A

### 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?

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We offer our services on a fee basis. We charge a fixed fee for financial planning and investment consulting and a fee based upon assets under management for investment management and wealth management services. For project-based services one half of the fees are due upon engaging us while the remainder is due upon delivery of the services. For ongoing services, the annual fee is prorated and charged quarterly. **Conflicts of Interest:** The more assets in your advisory account, the more you will pay in advisory fees, and we therefore have an incentive to encourage you to increase the assets in your account. **Other Fees and Costs:** In addition to our advisory fee, you will also be responsible for custodian fees, account maintenance fees, fees related to mutual funds, and other transactional 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.**

For more detailed information on our fees, please see Item 5 – Fees and Compensation of our Form ADV Part 2A.

### 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 have to act in your best interest and 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 is an example to help you understand what this means: We will recommend that you open your account with a specific custodian, where we have an institutional relationship and receive economic benefits. However, you ultimately decide where to open your accounts. Choosing a different custodian may result in the loss of quality of service and/or ability to obtain favorable prices. We have a financial incentive to recommend that you rollover retirement plan assets into an IRA we manage; however, we seek to educate you on your options and the fees and benefits associated with each choice and then allow you to choose which you feel is in your best interest.

For more detailed information on conflicts of interest, please see Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation of our Form ADV Part 2A.

#### **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 following factors and conflicts of interest:

- The time and complexity required to meet the client's needs. This results in an incentive to spend more time on issues than are required.
- The product sold. This results in an incentive to sell certain investments and more frequently.
- Product sales commissions in their individual capacity. Sales commissions, while not earned as financial professionals of our firm, result in an incentive to sell certain investments and more frequently.
- Revenue the firm earns from the financial professional's advisory services or recommendations. This results in an incentive to take steps to maximize revenue to the firm.

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

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No, neither we nor our financial professionals have a legal or disciplinary history. You can visit <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**

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You can find additional information about our investment advisory services by visiting [www.sec.gov/check-your-investment-professional](http://www.sec.gov/check-your-investment-professional) and searching with our CRD # 317321 or by visiting <https://www.carrfinancial.com/>. You can request up to date information and a copy of our client relationship summary by contacting us at [ben@carrfinancial.com](mailto:ben@carrfinancial.com) or call us at (508) 795-0264.

#### **Conversation Starters**

- *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?*