

Investmark Advisory Group LLC is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: **Asset Management Services, Financial Planning Services, and Selection of Other Advisers**. Additionally, in some cases we serve as the **Sponsor and Manager of Wrap Fee Programs**. Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Brochure, Items 4, 7, and 8 and Form ADV Part 2 Appendix 1 Brochure, Items 4 and 5 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/121060>.

Account Monitoring: If you open an investment account with our firm our standard services include monitoring your investments on a quarterly basis.

Investment Authority: We manage investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. In rare cases, we also offer **non-discretionary** investment management services whereby we will provide advice, but **you will ultimately decide** which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.

Investment Offerings: We provide advice on various types of investments. Our services are not limited to a specific type of investment or product; however, we primarily use open-ended and closed-end mutual funds including no-load and load-waived, mutual funds purchased at net asset value (NAV) and individual securities.

Account Minimums and Requirements: In general, we require a minimum household investment of \$500,000 in our Asset Management programs, which we have the option to waive at our discretion.

Key Questions to 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?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Form ADV Part 2A Brochure, Items 5 and 6 and Form ADV Part 2 Appendix 1 Brochure, Item 4 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/121060>. We will clearly indicate which of these fees will apply to any recommended strategies.

- **Asset Based Fees** - These are payable quarterly in arrears. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard-to-value assets;
- **Program Fee** - Payable quarterly in arrears in addition to the asset based annual advisor fee.
- **Hourly Fees** - These are payable monthly in arrears or at completion of services;
- **Fixed Fees** - One time fees are payable up front; periodic are payable in arrears;
- **Wrap Program Fees** - These are payable quarterly in arrears, based on the balance at end of billing period. Asset-based fees associated with a wrap fee program generally include most transaction costs and fees to a broker-dealer or bank that has custody of the assets; therefore, the asset-based fee is higher than a typical asset-based advisory fee. Since our firm pays the transaction costs associated with securities transactions in wrap accounts, we have an incentive to minimize the trading in your account;
- **Commissions** - As an Investment Adviser, Investmark Advisory Group, LLC does not receive commissions. However, our Advisory Representatives are dual-registered and when acting as Registered Representatives of

Commonwealth Financial Network, our broker-dealer, receive commissions.

- **Fees related to variable annuities, including surrender charges;**
- **Platform Fee for non-SEI funds in SEI accounts;**
- **Additional common fees and/or expenses such as:** Custodian fees; account maintenance fees; fees related to mutual funds and ETFs; and transaction charges when purchasing or selling securities in non-wrap accounts.

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.

Key Questions to 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 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. Here are some examples to help you understand what this means.

Third-Party Payments: Persons providing advice on behalf of our firm are Registered Representatives of Commonwealth and/or are licensed as independent insurance agents. These persons will earn commission-based compensation in connection with the purchase and sale of securities or other investment products and insurance products. Some persons are also investment adviser representatives with Commonwealth, an SEC registered investment adviser. These persons will earn fee-based compensation for advisory services. Commission-based compensation and outside advisory fees earned by these persons are separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend investment, insurance, or fee-based products based on the compensation received rather than solely based on your needs.

Refer to our Form ADV Part 2A Brochure, Items 5, 10, 12, and 14 and Form ADV Part 2 Appendix 1 Brochure, Items 4 and 9 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/121060> to help you understand what conflicts exist.

Key Questions to Ask Your Financial Professional

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

How do your financial professionals make money?

The financial professionals servicing your account(s) are compensated in the following ways: Salary; Bonus; Product Sales Commissions; Non-cash compensation. Financial professionals' compensation is based on the following factors: the amount of client assets they service; the revenue the firm earns from the person's services or recommendations and the time and complexity required to meet a client's needs. They also receive non-cash compensation in the form of research, educational information and monetary support for due-diligence trips and client events. Advisory Representatives who manage the models share in the program fee. Therefore, there is a conflict of interest to direct clients to use models rather than a customized program without a program fee.

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

Yes, our firm currently has legal or disciplinary history to disclose. Most Investmark advisors do not have a legal or disciplinary history. Please visit Investor.gov/CRS for a free and simple research tool.

Key Questions to Ask Your Financial Professional

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 203-953-3777 or click the link provided <https://adviserinfo.sec.gov/firm/brochure/121060>.

Key Questions to Ask Your Financial Professional

- **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?**