



RESOURCE CONSULTING GROUP

Integrated Wealth Management Since 1988

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RESOURCE CONSULTING GROUP, INC. (“we”, “our” or “us”) is registered with the Securities Exchange Commission (“SEC”) as an investment adviser. Our services and compensation structure differ from that of a registered broker-dealer and it is important for you to understand the differences between those structures. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS. The site also provides educational materials about broker-dealers, investment advisers and investing. Questions listed in each section under the “Conversation Starters” heading, in bold and preceded by question marks, are intended to be “conversation starters” for you to have with us as required by the instructions to Form CRS.

What investment services and advice can you provide me?

We provide financial planning and investment advisory services to individuals and their trusts and estates (our “retail investors”). For financial planning clients, we provide a broad-based financial plan, including analysis of their present financial situation, formulation of a written financial plan and documentation of specific recommendations.

We also provide discretionary investment advisory services either in conjunction with our financial planning services or on a stand-alone basis. When doing so, we manage portfolios based on each client’s unique investment objectives, risk tolerance, investment time horizon, withdrawal requirements, and other special circumstances. We monitor portfolios periodically and make changes to them as we determine necessary. We manage portfolios on a discretionary basis, which means we have the authority to buy and sell investments in your account without speaking to you before doing so. However, you can place reasonable restrictions on the securities that we buy by notifying us, in writing.

We do not limit the type of securities we trade for retail investors to proprietary products. We generally construct and manage portfolios consisting of indexed and passive low cost mutual funds, investment trusts, cash and cash equivalents.

We generally require a minimum account size of \$1,000,000 to establish a relationship, and a minimum annual investment advisory fee of \$9,000 subject to the exceptions described in Item 7 of our Form ADV Part 2A.

For detailed information about our advisory business and the types of clients we generally service, please see Items 4 and 7, respectively in 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?

We provide services and receive fees only from you. We do not accept any payments or commissions from any third parties to provide those services. Our investment advisory fee is based on a percentage of your assets under our management as follows:

Portion of assets up to \$1M	.90%
Portion of assets between \$1M and \$10M	.50%
Assets in excess of \$10M	.25%

Our financial planning fee is based on the complexity of the situation, which we agree-upon with our retail investors before we begin the engagement. Subsequently, the first annual financial planning update fee is based on 40% of the

initial financial planning fee. Each subsequent year, the financial plan update fee will be increased by 3% rounded to the nearest \$100.00 increment.

Our fees may be negotiated or waived in certain circumstances, as described further in Items 5 and 7 of our [Form ADV Part 2A](#). We either deduct our fees from one or more of your investment accounts or bill you for our services quarterly, in advance. Because our investment advisory fee is based on the amount of your assets under our management, the more assets you designate for our management, the more you may pay us for our services. Therefore we benefit by managing your assets and have an implicit incentive to encourage you to increase those assets.

A copy of our Form ADV Part 2A is available at:

https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=618267

However, as your assets under our management increase, the fee percentage decreases as shown above.

Your account will be held with a qualified custodian. You will also be responsible for the fees and expenses charged by qualified custodians/broker dealers. Those fees and expenses include but are not limited to transaction charges, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. In addition, if your assets are invested in mutual funds, you will bear your pro rata share of the investment management fees and other fees of the funds, which are in addition to the fees you pay us. 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 detailed information about fees and costs related to our services, please see Item 5 in our [Form ADV Part 2A](#).

Conversation Starters:

? Help me understand how these fees and costs might affect my investments. If I give you \$1,000,000 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:

*We may recommend a particular custodian from whom we receive support services, many of which benefit our clients. However, this presents a conflict of interest, because our

receipt of their support makes us more inclined to continue using and recommending them.

* We may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage for an asset-based fee. If we do not currently manage your account held with your employer's plan, this will increase our compensation.

Conversation Starters:

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

For detailed information about our conflicts of interest, please review Items 4, 12 and 14 of our [Form ADV Part 2A](#).

How do your financial professionals make money?

Our financial professionals are compensated on a salary basis, and are eligible to receive discretionary bonuses based on achievement of firm and individual goals. Some of our advisers are equity owners of the firm and stand to receive a share of the firm's profits. These structures present conflicts of interest, because our financial professionals may be incentivized to recommend that you place additional assets under our management. We mitigate that conflict by only making investment recommendations that are consistent with your investment objectives.

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

No. We encourage you to visit www.investor.gov/CRS 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?
- ? 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?

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 any time to request a current copy of our [Form ADV Part 2A](#) or our relationship summary. Our Chief Compliance Officer may be reached by phone at 407-422-0252.