

# The Asset Advisory Group, Inc.

## Form CRS

March 30, 2022

### Introduction

The Asset Advisory Group, Inc. (“TAAG”, we, our, us”) is an SEC-registered investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

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

We offer ongoing investment advisory services to you that include financial planning services as part of our fee. We monitor your account and perform weekly reviews for potential rebalancing trades. We review your financial plan no less than annually and prior to scheduled meetings. This monitoring is part of our investment advisory services. Other conditions that may trigger a review of your financial plan or investment strategy are changes in your financial needs, changes in your personal circumstances, and income or estate tax changes.

We offer discretionary accounts. In some limited circumstances, we also offer non-discretionary accounts. Discretionary accounts allow us to buy and sell investments on your behalf on an ongoing basis without asking your permission, based on your agreed-upon Investment Policy Statement. You give us discretionary authority via the investment advisory agreement and the contract between you and the custodian. For non-discretionary accounts, we give advice and you decide what investments to buy and sell.

We believe that investment markets are efficient over the long term. Thus, we believe the most important factors in determining your investment returns are how your assets are allocated. After determining your appropriate asset allocation, we implement your investment plan using institutional mutual funds and Exchange Traded Funds (“ETFs”) with the goal of capturing as much of the markets’ returns as possible while trying to minimize risk. Investing in mutual funds and ETFs carry risks that may include, but are not necessarily limited to market risk, interest rate risk, issuer risk, and general economic risk. We do not require a minimum amount of assets to open or maintain an account with us. For additional information regarding our services, including minimums, you can refer to Items 4, 7, and 8 of our Form ADV 2A brochure available at <https://adviserinfo.sec.gov/firm/summary/107929>

*Other questions to ask us:*

- *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 charge an ongoing asset-based fee on a quarterly basis, paid after the quarter end. The more assets there are in your advisory account, the more you will pay in fees. Therefore, we have an incentive to encourage you to increase the assets in your account, as well as help your accounts grow in value. We do not require a minimum amount of assets to open or maintain an account with us, however, when the assets we manage for you do not result in asset-based fees at or above the minimum threshold in our fee schedule, you are subject to a minimum quarterly fee according to the service level that applies to your situation. In addition to our fees, you will pay transaction fees on purchases and sales of securities and mutual fund expenses.

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 additional information, you can refer to Item 5 of our Form ADV 2A brochure available at <https://adviserinfo.sec.gov/firm/summary/107929>.

*Other questions to ask us:*

- *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 is an example to help you understand what this means: Your financial professional may buy or sell securities identical to those recommended to you for their personal accounts. We have procedures in place to monitor our employees' investments in ETFs to help ensure there are no conflicts of interest with employee personal trades and client trades.*

TAAG and its employees do not recommend investments in which any employee or related individual has a material financial interest.

For additional information, you can refer to Items 5 and 11 of our Form ADV 2A brochure available at <https://adviserinfo.sec.gov/firm/summary/107929>.

*Other questions to ask us:*

- *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 paid a salary based on their years of experience and responsibilities.

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

No. You can visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

For additional information on our investment advisory services, visit our website at <https://taaginc.com/>. You can find our relationship summary on our website or you can request a copy by calling 513.771.7222.

*Other questions to ask us:*

***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?***