



# Customer Relationship Summary

April 28, 2020

**Introduction.** DMK Advisor Group, Inc. ("DMK") is registered with the Securities and Exchange Commission as a Broker/Dealer ("B/D") and is a member FINRA/SIPC/MSRB\*. DMK is also a Registered Investment Advisory ("RIA"). The Corporate Offices are located in Lakewood, Colorado. Fees for brokerage and investment advisory services differ among broker-dealers and investment advisers and it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

You may obtain information about SIPC, including the SIPC brochure, by contacting SIPC (<https://www.sipc.org/for-investors/>). Securities in your account are protected up to \$500,000.

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

We offer a variety of brokerage and advisory services to retail investors both commission or fee based. It is important that you discuss your options with your financial adviser to determine which type of services are most appropriate for you.

We require a minimum account size or investment amount of \$10,000.00 for non-qualified accounts and \$2,000.00 for IRA accounts to establish a brokerage account. For accounts not meeting that criteria, we may recommend and invest directly with a Mutual Fund Company, on your behalf, whose investment style conforms to suitability standards based on your investment objectives, needs and goals.

We offer a full menu of investment products, none of which are proprietary.

## What principal types of brokerage services do you offer?

✓Broker or dealer retailing corporate equity securities over-the-counter. ✓Mutual fund retailer. ✓Municipal securities broker or dealer. ✓Private placement of securities. ✓Put and call broker or dealer or option writer. ✓Broker or dealer selling tax shelters or limited partnerships in primary distributions. ✓Broker or dealer selling corporate debt securities. ✓Investment advisory services. ✓Broker or dealer selling variable life insurance or annuities. ✓U.S. government securities broker or dealer.

## Do you make recommendations and monitor accounts or provide limited discretionary authority?

Yes. As a broker dealer, we buy and sell securities in a brokerage account. We make recommendations of which securities to buy or sell in certain situations. This means we provide advice regarding the value and characteristics of securities or advisability of a transaction in securities only in connection with our primary business of buying and selling securities. You make the ultimate decision regarding the purchase or sale of investments. Upon your authorization, we accept limited investment discretionary authority but only for certain instances on a temporary or limited basis. When you provide us with limited discretion, this means you authorize us to execute an investment decision on your behalf without your prior knowledge. For example, you may provide us with limited discretion in these circumstances: to determine the price or the time to execute an order; on an isolated or infrequent basis when you are unavailable for a period of time; for cash management; to satisfy a margin requirement; to sell a bond to realize a tax loss on the original position; to purchase a bond with a specified credit rating and maturity; or to purchase or sell a security limited by specific parameters established by you. We do monitor your accounts in limited circumstances, such as on a periodic basis in connection with our primary business of buying and selling securities. For example, quarterly for the purpose of determining whether to provide a buy, sell or hold recommendation to you. We do not monitor your brokerage account on a continuous basis. Advisory accounts are monitored daily.

Please refer to our [Reg BI Disclosure] for additional information about our brokerage services.

To help you better understand the types of services we offer and the relationship we will have with you, we would like to discuss the following questions with you: Given my financial situation, should I choose a brokerage 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 fees, known as commissions, for brokerage services at the time any security is purchased or sold in your account. We make more when there are more trades in your account. Such transactions are executed on a non-discretionary basis which means you will be consulted for each recommended transaction. We also provide fee-based, managed accounts that are traded on either a discretionary or non-discretionary basis. Managed accounts are not charged trading commissions but are charged a tiered fee, based on a percentage of the value of the assets-under-management. In this case, there is no limit to the amount of trades that can be executed for the fixed, annual management fee.

Transaction charges cover order tickets, execution and clearing costs that we pay the clearing firm. Commission based accounts are charged a transaction fee of \$25.00 for each trade, purchase or sale. Discretionary fee-based accounts are not charged a transaction fee as long as they are traded in models that meet your investment objectives.

As a broker-dealer, we also receive 12b-1 fees from mutual funds as an additional source of compensation.

You may incur additional fees and costs, assessed by the custodian, related to the investments in your account, such as custodian fees, account maintenance fees, wire and electronic fund transfer fees, surrender charges, fees related to mutual funds and variable annuities and other product related fees, such as redemption fees on qualified 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.

To help you better understand the impact of fees and costs, we would like to discuss the following question with you: 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 providing recommendations? How else does your firm make money and what conflicts of interest do you have?

When we provide you with a recommendation, 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 recommendations, we provide you. Here is an example to help you understand what this means:

- Recommendation of an investment product with a higher commission than the same or similar investment product that would cost less in a fee-based account.

To help you better understand any conflicts of interest we may have with you, we would like to discuss the following question: *How might your conflicts of interest affect me, and how will you address them?*

*You should carefully discuss the possibility of conflicts and for more detailed information about our conflicts of interest.*

## How do your financial professionals make money?

Our financial professionals are licensed to provide brokerage services and receive different types of compensation when providing different types of services to you.

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

Yes.

Please visit [Investor.gov/CRS](https://www.investor.gov/crs) or [FINRA BrokerCheck](https://www.finra.org/brokercheck) for a free and simple search tool to research our firm and your financial professional. To help you better understand our disciplinary history, we welcome discussing any issues with you.

## Additional Information

You can find additional up-to-date information about our brokerage services and request a copy of our Relationship Summary by contacting us at (303) 470-5664 or by email at [compliance@dmkadvisorgroup.com](mailto:compliance@dmkadvisorgroup.com).

To help you better understand who to contact with any questions or complaints, we would like to discuss the following question with you: *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?*

Feel free to call or write the [DMK Advisor Group, Inc.](https://www.dmkadvisorgroup.com) (303-470-5664) to address any questions or request more information.