

Customer Relationship Summary

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The Main Street Group
Independent Wealth Manager

Item 1 – Introduction

The Main Street Group, LTD (CRD No. 175502) is registered with the Securities and Exchange Commission as an investment advisor. Investment advisory services and fees differ from those of brokerage services, and it is important that you understand these differences and carefully consider which services are right for you. This document provides a summary of our investment advisers and financial professional and available at Investor.gov/CRS, which also provides educational materials about investment advisers, broker/dealer, and investing.

Item 2 - Relationships & Services

What investment services and advice can you provide me?

The Main Street Group provides ongoing investment advisory services to help clients pursue their goals. We generally meet with clients at least annually and more frequently as appropriate to review portfolios and discuss goals. We monitor client investments on an ongoing basis. Accounts may be managed on a discretionary or nondiscretionary basis. With discretionary authority we may buy and sell investments without obtaining prior approval for each transaction subject to agreed upon guidelines. With nondiscretionary authority we provide recommendations and the intent makes the final investment decisions. We are compensated through an ongoing advisory fees typical assessed monthly or quarterly based on a percentage of assets under management. We may also charge fixed or hourly fees for financial planning or consulting services as discussed in our Form ADV Part 2As. Our services are not admitted to proprietary products and no minimum account size is required.

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?*

Item 3 - Fees, Costs, Conflicts and Standard of Conduct

What Fees will I Pay?

Fees and costs affect the value of your account over time. The Main Street Group charges an ongoing advisory fee based on a percentage of assets under management and may also charge separate fees for financial planning or consulting services. Advisory fees are assessed regardless of transaction activity and whether an account gains or loses value. As a fiduciary we consider relevant investment related expenses including custodian and product level fees when making investment recommendations. 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. Fees and costs affect the value of your account over time. Advisor charges a management fee of up to 2.00% of the assets under management. In addition to the firm's fees and costs, Clients pay charges imposed directly by the selected mutual fund or exchange traded fund which shall be disclosed in the fund's prospectus (i.e., fund management fees and other fund expenses). Advisor has a fiduciary duty to manage an account in a cost-effective manner and considers custodian fees, account maintenance fees, and other fees when making investment recommendations.

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?

As an investment adviser, we always have a fiduciary duty to act in your best interest. The Main Street Group does not offer proprietary products, receive payments from third parties for investment advice, participate in a revenue sharing agreement or conduct principal trading. 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:

- *The more assets you have in an advisory account, the more you will pay us.*
- *The Main Street Group has an incentive to grow the assets in your account, discourage withdrawals and encourage consolidation of outside accounts to maximize our advisory fees.*

More detailed information about conflicts of interest are available in our ADV 2A.

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

How do your financial professionals make money?

Financial Professionals are compensated based on a percentage of assets under management and/financial planning fees.

Item 4 - Disciplinary History

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

No. Neither the firm or any associated persons have any disciplinary history to disclose. We encourage you to visit [Investor.gov](#) for a free and simple search tool to research our firm and our financial professionals. To report a problem to the SEC, visit [Investor.gov](#) or call the SEC's toll-free investor assistance line at (800) 732-0330.

Conversation Starter: As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5 - Additional Information

You can find additional information about our investment advisory services in our ADV Part 2A. Retail investors can access up-to-date information and request a copy of the relationship summary at any time by calling us at

- To request an updated Customer Relationship Summary, please contact us at (804) 270-4470.

Conversation Starter: 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?