

Monetary Management Group, Inc.
CLIENT RELATIONSHIP SUMMARY v. July 29, 2021

This is the Client Relationship Summary for Monetary Management Group, an SEC-Registered Investment Adviser. Brokerage and Investment Advisory services and fees differ, and it is important that you understand those differences.

Free and simple tools are available to you to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

The investment advisory service we provide is portfolio management. Our portfolio management service includes acting as sponsor and portfolio manager to a wrap fee program; however, we provide portfolio management outside of the wrap fee program as well.

In our portfolio management service, we will continuously monitor your investments and provide advice.

In our portfolio management service, we take discretionary or non-discretionary authority in your accounts. Discretionary authority allows us to buy and sell investments in your account without asking you in advance, and you can place restrictions on the kinds of investments we make. For non-discretionary authority, we can buy and sell investments in your account only after we get your permission.

We generally require that clients maintain \$500,000 under our management; however, we can waive that requirement at our discretion.

For more information, please review our disclosure brochure, which is available at <https://adviserinfo.sec.gov/firm/brochure/110284>. If you use our wrap fee program, please review our wrap fee brochure at <https://adviserinfo.sec.gov/firm/brochure/110284>.

Ask us: Given my financial situation, should I choose an investment advisor 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 a percentage of assets under management for portfolio management service assessed on a quarterly basis, in arrears. You should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account. While asset-based fees associated with the wrap fee program will include most transaction costs and fees paid to a broker-dealer or bank that has custody of the assets, clients who are not in our wrap fee program pay the same advisory fees and also pay fees including, but not limited to, brokerage fees and commissions, custodian fees, retirement account annual fees, trade ticket charges, or banking fees in connection with an investment account and the securities in their account.

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 more information, please review our disclosure brochure, which is available at <https://adviserinfo.sec.gov/firm/brochure/110284>. If you use our wrap fee program, please review our wrap fee brochure at <https://adviserinfo.sec.gov/firm/brochure/110284>.

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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 are some examples to help you understand what this means.

MMG has an affiliated person who is both a registered representative of an unaffiliated broker dealer and a licensed insurance producer, which are conflicts in that he receives other compensation if you effect purchases through him. We mitigate this conflict by not allowing the affiliated person to receive both advisory fees and commissions in the same client account, by ensuring that you know you are free to effect insurance purchases through another insurance producer, and, in all cases, ensuring that he adheres to his duty as a fiduciary to make recommendations in your best interest.

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

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How do your financial professionals make money?

Our firm's only compensation comes from our advisory fees. The IAR's of MMG are compensated based upon a percentage of fee revenue generated from the assets under their management. No one at the firm – other than as described here – is compensated based upon: the amount of client assets they service; the time and complexity required to meet a client's needs; the product sold (i.e., differential compensation); product sales commissions; or revenue the firm earns from the financial professional's advisory services or recommendations.

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

No; however, Investor.gov/CRS has a free and simple search tool that allows you to research your financial professionals.

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

You can find more information about our investment advisory services, including our wrap fee, at <https://adviserinfo.sec.gov/firm/brochure/110284>. You can also contact Tom Wright, Jr. at (314) 909-0646 if you have any questions or to request a copy of the relationship summary.

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?*