



POST RESCH TALLON

G R O U P

CUSTOMER RELATIONSHIP SUMMARY

September 28, 2023

Post Resch Tallon Group, Inc., is registered with the Securities Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which provides educational materials about broker-dealers, investment advisers and investing.

What investment services and advice can you provide me?

We provide financial planning and portfolio management services to individuals (our “retail investors”), based on each client’s unique circumstances and needs. When we provide portfolio management, we monitor your portfolio on a continuous basis and make changes as we determine necessary. Our clients grant us written authority to manage their portfolios on a discretionary basis, meaning that we have the authority to buy and sell investments in your account without speaking to you first. You can place reasonable restrictions on the securities that we buy for your portfolio by notifying us in writing. We do not limit the type of securities we trade for retail investors to proprietary products or a limited group or type of investment. We do not require a minimum account size or investment amount to establish a relationship with us. For more 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?

Although we reserve the right to charge separately for financial planning services, this is usually included in our fee for portfolio management. Our ongoing fee for portfolio management services is based upon a percentage of the total market value of assets under our management. Because our fee is based on the amount of your assets under our management, the more assets you designate to us for management, the more you will pay us for our services. Therefore, we have a financial incentive to encourage you to increase the amount of assets that you designate for our management.

You will also pay fees and expenses charged by qualified custodians and broker dealers, including transaction charges, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. If your assets are invested in mutual funds, ETFs, or other registered and unregistered funds, you will bear your *pro rata* share of the fees of the funds, which are in addition to the fees you pay us. Certain types of private investments also charge fees. These fees and expenses are described in each investment’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 more detailed information about our fees and costs related to our management of your account, please see Item 5 in our [Form ADV Part 2A](#) and please always read the prospectus or offering documents for any security in which your assets are invested.

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?

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:

- If we recommend that you roll assets over from an employer retirement plan into an IRA which our firm would manage, this could present a conflict because our fee is based on the amount and type of your assets under our management.
- Our representatives are also registered representatives of a broker-dealer. In that capacity, they receive commissions on sales of products in brokerage accounts. This presents a conflict because our representatives have a financial incentive to recommend brokerage transactions.

Conversation Starters:

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

For more detailed information about our conflicts of interest, please review Items 11 and 12 of our [Form ADV Part 2A](#).

How do your financial professionals make money?

Our financial professionals are compensated based upon revenue the firm earns from the firm's or the financial professionals' advisory services. This presents a conflict of interest because our financial professionals have an incentive to recommend that you place additional assets under our management and to take potentially greater risk in managing portfolios. In addition, in their capacity as registered representatives of a broker-dealer, our financial professionals earn commission on brokerage trades and holdings. You may discuss your financial professional's compensation directly with him.

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

Yes. Visit www.Investor.gov/CRS for a free and simple tool 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?

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 585.249.1030 to request a current copy of our [Form ADV Part 2A](#) or this Relationship Summary.

Conversation Starters:

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?