

**Item 1. Introduction**

Innovative Advisory Group, LLC (“IAG”) is a Massachusetts based investment adviser in the process of registering with the United States Securities and Exchange Commission (SEC). Investment Advisory Services and Brokerage fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professional at <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing.

**Item 2. What investment services and advice can you provide me?**

As an SEC registered investment adviser, IAG offers its investment advisory services, financial planning services, and consulting services to individuals, high net-worth individuals, trustees, or other fiduciaries, and other businesses. **Monitoring:** We monitor portfolios and securities in accounts on an ongoing basis. We also meet with you, either in person or virtually according to your preference, at least annually depending on your needs. **Investment Authority:** We provide our services on a **discretionary (primary) and non-discretionary (only with specific long-term clients)** basis as requested. In a discretionary account, you allow us to buy and sell investments in your account, without asking you in advance. In a non-discretionary account, we give advice, and you decide what investments to buy and sell. Our financial planning services include goal setting, retirement planning, education planning, charitable gifting, wealth transfer consultation, estate planning and any financial impactful items specific to your needs. Additional information about our services is located in Item 4 of our Firm Brochure, which is available on our website, upon request or online at <https://adviserinfo.sec.gov/>.

**Conversation Starters**

*Given my financial situation, should I choose an investment advisory service? Why or why not?*

*How will you choose investment to recommend to me?*

*What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

**Item 3. What fees will I pay?**

IAG financial planning and consulting services fees range from \$500-\$20,000 as a flat fee or from \$150-\$500 per hour depending on the nature and circumstances of each client, and such is billed based on the scope of services rendered. IAG investment advisory services fee is an annual fee based on a percentage of value of client’s assets under management (including cash), up to 2.00%, but generally ranges between 1.00% and 2.00%. All fees are negotiable. You will be charged an ongoing fee that is calculated and charged quarterly in advance. Conflicts of Interest: The more assets in your advisory account, the more you will pay in advisory fees, and we therefore have an incentive to build and/or encourage you to increase the assets in your account.

**Other Fees and Costs:** In addition to our advisory fee, you will also be responsible for custodian fees, account maintenance fees, fees related to mutual funds, third-party investment management fees, and other transactional fees, as applicable. **Additional Information:** For investment advisory services, 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 in your account over time, as they are deducted from your account. Please make sure you understand what fees and costs you are paying. Additional information about our fees is located in Item 5 of our Firm Brochure, which is available on our website, upon request or online at <https://adviserinfo.sec.gov/>.

**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 providing recommendations? How else does your firm make money and what conflicts of interest do you have?**

*When we act as your investment adviser*, we have a fiduciary duty to place the interest of our clients ahead of our own and the firm. 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. We may recommend/refer you to a different investment adviser to avail of services that they may be able to provide (which we are unable to provide), and due to such arrangement (we are acting as a solicitor to said firm), we may receive compensation from the third-party firm. Such arrangement and compensation will be disclosed to you in writing. Additional information about our conflicts of interest and code ethics is located in Item 11 of our Firm Brochure, which is available on our website, upon request or online at <https://adviserinfo.sec.gov/>

**Conversation Starters**

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

**How do your financial professional make money?**

Our financial professionals are independent contracts with our firm and are compensated based upon an agreed upon percentage of the revenue collected from you, with the exception of the management persons who are paid an agreed upon annual salary. Additionally, with the exception of the management persons, those financial professionals who have an insurance license may receive compensation based on insurance sales. This means the financial professionals have an incentive to sell insurance products to IAG clients. Neither IAG or IAG management persons have insurance licenses and do not receive any compensation from insurance sales.

**Item 4. Do you or your financial professionals have legal or disciplinary history?**

No for our firm. Yes for our financial professionals. For more information, please visit <https://adviserinfo.sec.gov/>. You can visit <https://www.investor.gov/CRS>, for a free and simple search tool to research our firm and financial professionals.

**Conversation Starters**

*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 on our website (<http://www.innovativewealth.com>), or on the SEC website at <https://adviserinfo.sec.gov/>, by searching for CRD# 146618. You may also contact our firm at the main number at (781) 718-2250 or you can find more contact information and office locations in Item 19 of our Firm Brochure. You can also e-mail us at [info@innovativewealth.com](mailto:info@innovativewealth.com) to request additional information.

**Conversation Starters**

*Who is my primary contact person? Is he or she a representative of an investment adviser? Who can I talk to if I have concerns about how this person is treating me?*