

## The Nemes Rush Group, LLC - Relationship Summary

### **Introduction**

The Nemes Rush Group, LLC ("NRG") is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for retail investors to 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.

### **Relationships and Services**

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

We offer investment advisory services to retail investors.

Our financial planning service involves evaluating the client's financial situation, goals, and risk tolerance, and providing recommendations and advice on topics such as financial and cash management, risk management, estate planning, tax issues, retirement planning, educational funding, goal setting, and other needs. At the conclusion of our financial planning service, we provide the client with a written financial plan.

We also manage individualized portfolio for our clients on a discretionary basis through a wrap fee program. We work with each client to formulate an individualized portfolio based upon his/her objectives, time frame, risk parameters and other investment considerations. We use marketable securities that may include mutual funds, exchange traded funds, bonds, stocks and money markets instruments. Our investment philosophy is to use principles of value, safety and quality to seek investment options globally. Our agreement with the client will detail the initial allocation of the client's assets; as time progresses, we will have discretion to reallocate account holdings and to make strategic changes without consulting with the client.

We provide business consulting services to our clients who have family or closely held businesses. This service entails one or more of the following: review financial statements to look for cost saving opportunities; review employer hiring strategies; review workers' compensation insurance; assistance with hiring CPAs and corporate attorneys; real estate transaction reviews and due diligence; assistance with structuring the transfer of the business from one generation to the next; and other services as negotiated with the client.

We do not require a minimum account size for individuals to become clients.

#### ***Additional Information:***

You can find more detailed information about the services we offer in Items 4 and 7 of our Form ADV Part 2A and Item 4 of our Appendix 1 to the Form ADV Part 2A.

#### ***Conversation Starters:***

1. "Given my financial situation, should I choose an investment advisory service? Why or why not?"
2. "How will you choose investments to recommend to me?"
3. "What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"

### **Fees, Costs, Conflicts, and Standard of Conduct**

#### ***What fees will I pay?***

For our financial planning services, we charge a negotiable fixed fee that is due at engagement.

For our investment management services and retirement plan consulting, we charge an annual fee based on a percentage of assets under management. Our annual management fee for assets under management is 1.50%. The fee is negotiable based on the size of the account and the client may aggregate accounts to negotiate a lower fee. Our management fee includes brokerage commissions, transaction fees, or other related custodian costs and expenses. Our investment management fee is calculated and collected monthly in arrears. Our management fee includes transaction costs charged by the custodian that has custody of the client's assets.

Our retirement plan consulting services are billed either monthly or quarterly, in advance or in arrears as determined by the plan's recordkeeper.

Our business consulting services are offered at a fixed fee that ranges between \$1,000 and \$50,000 or an hourly rate of \$375. The fee is negotiable

Please also see items 4, 5, 6, 7 & 8 in our ADV Part 2A (firm brochure) for our fee schedule and other information.

<https://adviserinfo.sec.gov/firm/summary/312554>

**Conversation Starter:**

"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?"

**Additional Information:**

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. You can find more detailed information about our fees and costs in item 5 of our Firm Brochure and Item 4 of the Appendix 1 to the Form ADV Part 2A.

**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 to you. Here are some examples to help you understand what this means:

a) Our owners also own Silverwood Risk Management, LLC, an insurance agency. Additionally, some of our financial professionals are independent life and health insurance agents, and they may recommend these services to clients. This other activity pays them commissions that are separate from our fees and gives them a financial incentive to recommend and sell insurance products to our clients.

b) Some of our financial professionals are registered representatives of an unaffiliated broker-dealer, and they may offer you brokerage services through the unaffiliated broker-dealer or advisory services through our firm. Brokerage and advisory services are different, and the fees our firm and the broker-dealer charge for those services are different. Registered representatives charge a transaction-based commission each time they buy or sell a security in a brokerage account. As a result, they have an incentive to trade as much as possible in order to increase their compensation.

c) When we recommend you rollover a retirement account for us to manage, this creates a financial incentive because we charge a fee for our services. We attempt to mitigate the conflict of interest by acting in your best interest and applying an impartial conduct standard to all rollovers. Please note that you are not under any obligation to roll over a retirement account to an account managed by us.

**Conversation Starter:**

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

**Additional Information:**

You can find more detailed information about our conflicts of interest in Item 10 of our Firm Brochure.

<https://adviserinfo.sec.gov/firm/summary/312554>

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

Our financial professionals are compensated on a salaried basis or a percentage of revenue for their personal books of business.

**Disciplinary History**

**Do you or your financial professionals have legal or disciplinary history?** No

**Conversation Starter:**

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

**Additional Information:**

Visit <https://www.investor.gov/CRS> for a free and simple search tool to research you and your financial professionals.

**Additional Information**

**You can find additional information about our investment advisory services and request a copy of our relationship summary:**

Address: 39500 High Pointe Blvd, Suite 190, Novi, MI 48375 Telephone: (248) 449-5436

Website: [www.nemesrush.com](http://www.nemesrush.com)

**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?"