

Client Relationship Summary

Moneta Group Investment Advisors, LLC ("Moneta") is registered with the Securities and Exchange Commission as an investment adviser. Investment advisory services and fees differ from those of a broker-dealer, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about the differences between investment advisers and broker-dealers, as well as basic tutorials on investing. We have also created an online resource to help you discern the important differences between investment advisers and broker-dealers, available at www.monetagroup.com/Reg-BI.

What investment services and advice can you provide me?

- Moneta is a fiduciary and offers investment advisory services, including financial, tax, estate and retirement planning; business consulting; family office services; financial education; and concierge services (e.g., bill pay and bookkeeping) to individual investors and institutions. Clients often engage us for comprehensive financial management as their "Family CFO."
- As part of our standard account management services, we will discuss your goals with you and help design a strategy to achieve them. We regularly monitor your portfolio and meet with you at least annually to address any changes in your financial situation and review any recommended changes to your portfolio, if appropriate.
- You may allow us to buy and sell investments in your account(s) without asking you in advance (a "discretionary relationship"), or we may give you advice and you make the final decision regarding what investments to purchase or sell (a "non-discretionary relationship"). If we have a discretionary relationship with you, we will seek your consent prior to substantially changing the agreed-upon investment strategy or asset allocation for your account(s). You may also contact us to impose reasonable restrictions on the management of your account(s).
- We do not offer proprietary investment products, with the exception of collective investment trusts that we sub-advise and make available to certain retirement plan clients. We generally seek to manage client accounts using an array of investments, which may include domestic and international Exchange-Traded Funds (ETFs), mutual funds, fixed income securities, Master Limited Partnerships (MLPs), Real Estate Investment Trusts (REITs), hedge funds, separately managed accounts and private equity funds.
- We have no formal account minimums, size restrictions or other requirements to open or maintain account(s), and we seek clients who prefer a long-term investment focus.

For additional information, please see Items 4 and 7 of our Form ADV, Part 2A Brochure.

Ask Your Moneta Financial Advisor

- 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?

- We generally charge an asset-based fee (a percentage of the assets in your account(s)) and typically bill on a quarterly basis in advance, subject to negotiation. We may also charge fees for additional services that you request such as for concierge services.
- The more assets you have under our management, the more you will pay in fees, so we may have an incentive to encourage you to increase your assets under our management. For example, if deemed appropriate and in the best interest of the client, we may recommend that clients withdraw assets from an employer's retirement plan (or other qualified account) and roll the assets over to an individual retirement account (an "IRA") that we manage. This presents a potential conflict of interest because it may increase the amount of assets under our management and subject to our billing.
- Clients may also expect to pay the following fees to third parties (not Moneta): a) brokerage fees for securities transactions; b) fees charged by ETFs, mutual funds, and any other investment companies in which they invest; and c) fees to third-party advisers if they engage one.

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 additional information, please see Item 5 of our Form ADV, Part 2A Brochure.

Ask Your Moneta Financial Advisor

- 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 must 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:
 - Several of our investment adviser representatives also own Argent Capital Management, LLC ("Argent"), an investment adviser with proprietary investment companies that charge fees. Because of this affiliation, we may be perceived as having an incentive to recommend that clients engage Argent, and if the client agrees they may pay fees to both Moneta and Argent, unless one or both parties agrees to waive its fee(s).
 - Certain custodians make services and technology available to us at no cost, including consulting, access to research, and attendance to conferences on practice management. These services may give Moneta an incentive to recommend that clients open or maintain accounts with these custodians.

For additional information, please see Items 10, 11, and 12 of our Form ADV, Part 2A Brochure.

Ask Your Moneta Financial Advisor

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

How do your financial professionals make money?

- Our advisors are either Partners or employees of Moneta. Employees are paid a salary and may receive additional compensation based on a variety of factors, including business development. Partners are paid from firm profits (derived from advisory fees less expenses). Generally, compensation is related to the amount of client assets serviced by our professionals. This presents a potential conflict of interest in that our professionals are incentivized to encourage you to increase the amount of assets in your account(s) managed by us or to otherwise transition accounts/assets to our management.

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

- Yes. Certain of our professionals have disclosures reported in their Form U4. Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research us and our financial professionals.

Ask Your Moneta Financial Advisor

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

Additional Information

For additional information about our investment advisory services or to request a copy of our latest Client Relationship Summary, please visit our website at monetagroup.com or call us at 314-726-2300.

Ask Your Moneta Financial Advisor

- 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?