

Diamond Client Group, LLC

CRD #: 310570

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FORM CRS

Diamond Client Group, LLC (“DCG”) is an investment adviser registered with the Securities and Exchange Commission. Brokerage and investment advisory services 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 <http://investor.gov/crs>, which also provides educational materials about broker-dealers, investment advisers and investing.

What investment services and advice can you provide me?

Our firm offers investment advisory services, which are fully described in our Form ADV Part 2A (“Disclosure Brochure”). Our services include Portfolio Management Services and Project-Based and Ongoing Financial Planning. As part of our standard services, we monitor investments that we manage on a continuous and ongoing basis. Financial planning and investment consulting recommendations are not actively monitored. We accept discretionary authority to implement the recommended transactions in client accounts. The level of discretion is determined in our agreement and there are no material limitations on the authority. We offer advice on mutual funds, exchange-traded funds (“ETFs”) and independent investment managers. Your account may also have individual debt and equity securities and options. Our services are not subject to a minimum fee or account size.

Additional information about our services can be found in Items 4, 5 and 7 of our Disclosure Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/summary/310570>

Let’s discuss... 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?

Generally, fees vary from 0.5% to 1% per annum of the market value of a client’s assets managed by DCG. Fees are negotiable and payable quarterly in arrears. Factors affecting fee percentages include asset value, complexity, number of accounts, etc. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value, which creates a conflict of interest.

In the event a client requests a Project-Based financial plan, those fees are assessed on a fixed fee basis ranging from \$2,500 to \$100,000 paid half up front and half at the time of delivery. Fees are negotiable based on the nature and complexity of the engagement. Ongoing Financial Planning fees range from \$250 to \$8000 per month, depending on the complexity of the financial plan. Fees are negotiable and payable monthly in arrears. Ongoing Financial Planning fees will increase at a rate of 3% per year, rounded to the nearest \$100, to adjust with the cost of living.

In addition to the advisory fees paid to us, you also incur certain charges imposed by other third parties, such as broker-dealers, third-party money managers and custodians. These charges may include securities brokerage commissions, transaction fees, custodial fees, fees charged by independent managers, margin costs, charges imposed directly by a mutual fund or ETF in a client’s account as disclosed in the fund’s prospectus (e.g., fund management fees and other fund expenses), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions.

The more assets there are in your advisory accounts, the more you will pay in fees, so the firm may therefore have an incentive to encourage you to increase the assets in your 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.

Additional information about our fees can be found in Item 5 of our Disclosure Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/summary/310570>

Let’s discuss... 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. The following are examples to help you understand what this means:

- Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs.
- Persons providing advice on behalf of our firm are registered representatives with a broker dealer. These persons receive compensation in connection with the purchase and sale of securities or other investment products. Compensation earned by these persons is separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend investment products based on the compensation received rather than solely based on your needs.
- Our firm is compensated based on the assets that we manage. This means there is an incentive for our advisers to increase your account value, which creates a conflict of interest.
- One of our Investment Adviser Representatives is also the principal and adviser of a private investment vehicle and therefore has a conflict of interest when recommending any investment in this vehicle.

Let's discuss... How might your conflicts of interest affect me, and how will you address them?

Additional information about our conflicts of interest can be found throughout our Disclosure Brochure and available to all clients or by going here: <https://adviserinfo.sec.gov/firm/summary/310570>

How do your financial professionals make money?

Our professionals are compensated based on the amount of assets they service, in the form of cash compensation, and therefore earn higher compensation for investing more of your money. As our compensation is fee-based, clients with more assets under management will generate more revenue. Because our revenue is derived from asset-based fees, we have an incentive to grow your account as much as possible. Our professionals are also compensated on fixed fees received from stand-alone financial planning and receive commissions by soliciting insurance contracts.

Additional information about our financial professionals can be found on their respective Form ADV Part 2 Brochure Supplements that you will be provided.

Do you or your financial professionals have legal or disciplinary history? For what type of conduct?

No, neither we nor any of our financial professionals have any legal or disciplinary history. You can visit <http://investor.gov/crs> for a free and simple search tool to research us and our financial professionals.

Let's discuss... As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

To obtain additional information regarding our services or to request a copy of this relationship summary, please contact 832-319-1555 or visit our website at www.diamondclientgroup.com.

Let's discuss... 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?

Our Firm and its representatives have a fiduciary duty to all clients. Please call us at 832-319-1555 if you have any concerns.