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## FORM CRS

### 1. INTRODUCTION

**Dinosaur Financial Group LLC (DFG)** is a broker-dealer that provides brokerage accounts and other services and is registered with the Securities & Exchange Commission. DFG is a member of FINRA and SIPC. It is important for you to understand how advisory and brokerage services and fees differ to determine which type of account is right for you. You may find further information at [www.dinogroup.com](http://www.dinogroup.com). Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS> which also provides educational materials about broker-dealers, investment advisers, and investing.

### 2. SERVICES OFFERED

The brokerage services we provide include institutional brokerage, retail brokerage, investment banking, and broker/dealer services. These services entail buying and selling securities and recommending investments to investors. DFG will represent you as your Broker Dealer, either as agent or principal, to transact in equity securities, fixed income securities, mutual funds, variable annuities, and listed options (as agent only). DFG will not monitor your portfolio or investments on an ongoing basis unless agreed to in advance with the representative.

We do have certain requirements for opening new accounts, which include acquiring specific financial and identification information from you as well as conducting a background check. There are no minimum account size or investment amount requirements with DFG, however, there are account maintenance fees related to the balance of the account.

#### *Questions to ask:*

- *Why should I choose a brokerage service given my financial situation? Why should I choose yours over others?*
- *Do you offer additional services to help me develop and execute my investment strategy?*
- *What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

### 3. FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

#### **3A. What fees will I pay?**

Brokerage and investment advisory services and fees differ; it is important for you to understand the differences. Please make sure you understand what fees and costs you are paying. You will pay fees and costs whether you make or lose money on your investments, and these will affect your investment's performance over time. All fees reduce the value of your investment. The more transactions in your account, the more fees we will charge you. We therefore have an incentive to encourage you to engage in transactions.

The transactional fee you pay is based on the specific transaction and not on the value of your account. A "commission", negotiated between the Firm's representative and the client, is a fee associated with stocks or exchange-traded funds. Other investments, such as bonds, have fees that may be part of the price you pay for the investment, called a "mark-up" or "mark-down". Mutual funds have a fee typically called a "load" which reduces the value of your investment. Mutual funds may also charge annual management and maintenance fees which vary depending on the fund, and they will negatively affect the investment. With certain investments, such as variable annuities, you may have to pay fees such as "surrender charges" to sell the investment, reducing the value of your investment. We may charge you additional fees such as custodian fees, account maintenance fees, and account inactivity fees, which will lower the value of your investments and portfolio.

#### *Questions to ask:*

- *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?*



**3B. 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?**

We are obligated to act in your best interest, and not put our interest ahead of yours, when we provide you with a recommendation. However, the way we make money may create conflicts with your interests. You should ask us to explain these conflicts because they can affect the recommendations. The following examples are here to help you understand what that means.

Proprietary products are investments that are issued, sponsored, or managed by our firm or our affiliates. We and our affiliates make money on proprietary products, which may be like other lower priced non-proprietary products found elsewhere. We may buy and sell your investment through our own accounts (called “acting as principal”) and we can earn a profit on these trades. We can generate extra revenue by selling you certain investments, either because they are managed by someone related to our firm, or because they are offered by companies that pay our firm a fee to sell their investments. Your financial professional also receives more money if you buy these investments. You may find further information at [www.dinogroup.com](http://www.dinogroup.com).

**Questions to ask:**

- *How will you choose investment recommendations for me?*
- *How might your conflicts of interest affect me, and how will you address them?*

**3C. How do your financial professionals make money?**

Our financial professionals are compensated based upon commissions, mark-ups, mark-downs, and other fees charged in relation to the transactions for your account.

**4. DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

Yes. Visit <https://www.investor.gov/CRS> for a free and simple search tool to research us and our financial professionals. For additional information about our brokers and services, visit <https://brokercheck.finra.org> or our web site [www.dinogroup.com](http://www.dinogroup.com) and refer to your account agreement.

**Questions to ask:**

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

**5. ADDITIONAL INFORMATION**

You may find additional information about our brokerage services at our website [www.dinogroup.com](http://www.dinogroup.com).

You may request a copy of the Form CRS Relationship Summary by contacting your investment professional or call **212-448-9944** for a copy or to request up-to-date information.

**Questions to ask:**

- *Who is the primary contact person for my account? Is he or she a registered representative of a broker-dealer?*
- *If I have concerns about how this person is treating me, who should I speak to?*