



10/25/2023

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 can find more information at <https://www.dinogroup.com/reg-bi-and-form-crs>. 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. WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

We offer brokerage services to retail investors that include buying and selling securities and recommending investments. 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, private placements, investment banking, 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.

Conversation Starters. Ask your financial professional:

- *Given my financial situation, should I choose a brokerage 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?*

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. 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. 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.

Conversation Starters. Ask your financial professional:

- *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?*



Dinosaur Financial Group, LLC
Member FINRA & SIPC
33 Whitehall Street #1102, New York, NY 10004
212.448.9944 | www.dinogroup.com

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?

When we provide you with a recommendation, 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 affect the recommendations we provide you. Here are some examples to help you understand what this 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 that can be 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.

Dinosaur Financial Group, LLC (“DFG”) has entered into a revenue-sharing agreement with RBC Capital Markets, LLC (“RBC”). Clients may be able to receive better interest rates at other custodians that do not have these revenue-sharing agreements. Clients should be aware that this agreement presents a conflict of interest since DFG and its RRs have an incentive to recommend that clients’ assets are held at RBC. For additional information, please see www.dinogroup.com/customerdisclosure.

Conversation Starters. Ask your financial professional:

- *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 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 website www.dinogroup.com and refer to your account agreement.

Conversation Starters. Ask your financial professional:

- *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.

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.

Conversation Starters. Ask your financial professional:

- *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?*