Form ADV Part 3 – Client Relationship Summary

Date: 11/18/2026

Item 1: Introduction

The Marin Group Inc. is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. This document gives you a summary of the types of services and fees we offer. Please visit *www.investor.gov/CRS* for free, simple tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

What investment services and advice can you provide me?

Our firm primarily offers the following investment advisory services to retail clients: portfolio management (we review your portfolio, investment strategy, and investments); financial planning (we assess your financial situation and provide advice to meet your goals). As part of our standard services, we typically monitor client accounts on a daily basis. Our firm has discretionary management without any material limitations. We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio, but do not limit these investments to proprietary products. Our minimum account size is $100,000. Please also see our Form ADV Part 2A ("Brochure"), specifically Items 4 & 7.

Questions to ask us: 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?

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Our fees vary depending on the services you receive. Additionally, the amount of assets in your account affects our advisory fee. Since our fee is based on a percentage of assets in your managed account, the more assets you have in your account, the higher the fee will be and thus we have an incentive to increase those assets in order to increase our fee. Our fixed fee arrangements are based on the amount of work we expect to perform for you, so material changes in that amount of work will affect the advisory fee we quote you. Fees are paid quarterly in arrears. Investment Advisor uses the value of the account as of the last business day of the billing period, for purposes of determining the market value of the assets upon which the advisory fee is based. Please also see Items 4, 5, 6, 7 & 8 of our Brochure.

Although we generally do not invest in any securities that have transaction fees to buy or sell, in the event that there is an applicable transaction fee, you will be responsible for paying that fee.

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. Please also see our Brochure for additional details.

Questions to ask us: 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?

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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 charge advisory fees 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:

- For asset-based fees, the more assets you maintain in your advisory account, the more you will pay in advisory fees. This creates an incentive for us to encourage you to increase the assets in your account.

For fixed fees, the greater the scope of services we expect to provide, the higher our fee. This creates an incentive for us to recommend additional services to you.

***Questions to ask us*: How might your conflicts of interest affect me, and how will you address them?**

How do your financial professionals make money?
Primarily, we and our financial professionals receive cash compensation from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. Please also see Item 10 of our Brochure for additional details.

Item 4: Disciplinary History

Do you or your financial professionals have legal or disciplinary history?
No, we do not have legal and disciplinary events. Visit *https://www.investor.gov/CRS* for a free, simple search tool to research us and our financial professionals.

***Questions to ask us*: As a financial professional, do you have any disciplinary history? For what type of conduct?**

Item 5: Additional Information

For additional information on our advisory services, **see our Brochure available at https://adviserinfo.sec.gov/firm/summary/125217 and any individual brochure supplement** your representative provides. If you have any questions, need additional information, or want another copy of this Client Relationship Summary, then please contact us at 404-607-8014.

***Questions to ask us*: 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?**