

## Form CRS – Client Relationship Summary

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### Introduction

Custom Portfolio Group LLC (CPG), is an investment adviser registered with the Securities & Exchange Commission. We provide advisory accounts and services rather than brokerage accounts and services. It is important to understand how advisory and brokerage services and fees differ so you can determine which is right for you. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers and investing.

### What Investment Services and Advice Can You Provide Me?

We provide investment advisory and financial planning services to retail investors. We require a minimum account value of \$1,000,000 for new clients, although we may accept new clients with smaller accounts at our discretion.

If you open an account with our firm, we will meet with you to understand your current financial situation, existing resources, financial goals, and risk tolerance. Based on what we learn, we will recommend a portfolio of investments for you that we will monitor on an ongoing basis (at least once per month) and rebalance as needed to meet your changing needs, goals and objectives.

Our accounts are managed on a discretionary basis which means we do not need to call you before buying or selling securities in your account. You will sign a wealth management agreement giving us the authority to make these decisions on your behalf. This agreement will remain in place until you or we terminate the relationship. Additional information about our advisory services can be found in Item 4 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/brochure/154876>.

#### 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 those qualifications mean?

### What Fees Will I Pay?

If you open an account with our firm, you will pay an ongoing asset-based fee each month for our services. This fee is based on the value of the cash and investments in your account at the beginning of each month. Fees reduce the value of your account over time, and you will pay these fees whether you make or lose money on your investments. Please ask us for personalized information on the fees you will pay.

While the amount you pay our firm does not vary based on the type of investments we use, it will fluctuate based on the overall value of your account. The more assets you have in your account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account to increase our fees.

Our fee is expressed as an annual percentage of your aggregate account value and will be shown on the Fee Schedule Addendum of your wealth management agreement. Our standard annual fee is:

- 1.25% of your aggregate account value for the first \$1,500,000 we manage for you
- 0.60% of your aggregate account value that exceeds \$1,500,000

In some cases, our fees are negotiable and may vary depending on the types of services you receive and the amount of assets in your account. Our fees will be automatically deducted from your account each month.

In addition to our fee, the broker-dealer (custodian) that holds your assets can charge you a transaction fee when we buy or sell an investment for you. You could also pay charges imposed by the broker-dealer holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds and exchange traded funds charge additional fees that will also reduce the value of your investments over time.

Additional information about our fees can be found in Item 5 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/brochure/154876>.

Questions to Ask Us:

- Help me understand how these fees and costs will 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?
- How do you determine what fee I will be charged?
- What additional costs should I expect in connection with my account?
- Does your firm receive payments from anyone other than me in connection with my account?

**What Are Your Legal Obligations to Me When Acting as My Investment Adviser? How Does Your Firm Make Money and What Conflicts of Interest Do You Have?**

When we act as your investment adviser, we have a fiduciary duty to act in your best interest and not put our interests ahead of yours. This fiduciary standard covers our entire investment advisory relationship with you. 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 to you. To the extent our interests conflict with yours, we must eliminate these conflicts or tell you about them in a way you can understand, so that you can decide whether or not to agree to them. Additional information about our conflicts of interest can be found in Item 11 of our Firm Brochure at <https://adviserinfo.sec.gov/firm/brochure/154876>.

The firm's revenue comes from the advisory fees we collect from your account each month. Our financial professionals are employees of the firm and are paid a fixed monthly salary. They also receive a periodic discretionary bonus and participate in our firm's profit-sharing plan.

**Do You or Your Financial Professionals Have a Legal or Disciplinary History?**

No, our firm and/or financial professionals do not have any legal or disciplinary history. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**Additional Information**

You can find additional information about our firm on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #154876. You may also contact our firm at (720) 259-5113 and talk to any one of our investment professionals or support staff. To report a problem to the SEC, visit [www.investor.gov](http://www.investor.gov) or call (800) 732-0330.

Questions to Ask Us:

- Who is my primary contact person? What can you tell me about his or her legal obligations to me? Who can I talk to if I have concerns about how this person is treating me?
- How might conflicts of interest affect me, and how will you address them?
- As a financial professional, do you have any disciplinary history? For what type of conduct?
- What is a fiduciary and how does your fiduciary duty impact our relationship?