

We are registered with the U.S. Securities and Exchange Commission as an investment adviser. 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?

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Our firm offers investment advisory services, which are fully described in our Form ADV Part 2A (“Disclosure Brochure”). Our services include financial planning, consulting, and investment and wealth management services. For certain Clients, TSG may recommend that all or a portion of a Client’s investment portfolio be established through an online investment management program, Institutional Intelligent Portfolios® (“IIP”) offered by Charles Schwab. As part of our standard services, we monitor investments that we manage on a continuous and ongoing basis. There are no material limitations to our monitoring. Financial planning and investment consulting recommendations are not actively monitored. We accept discretionary and/or non-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. For non-discretionary services, you make the ultimate decision regarding the purchase or sale of investments. We do not offer any proprietary products. We offer advice on various exchange-traded funds (“ETFs”) and, on limited occasions, individual debt and equity securities and mutual funds, in accordance with your stated investment objectives. 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/305999>

*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?

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Our Financial Planning and Consulting services are charged on a fixed fee basis ranging from \$900 to \$15,000, and are negotiable. For project-based services one half of the fees are due upon engaging us while the remainder is due upon delivery of the services. TSG’s Investment Management services are charged an annual fee based upon the amount of assets under the Firm’s management ranging from 0.50% - 1.00%. Clients may also elect to have these services performed on a fixed fee basis ranging from \$15,000 to \$150,000 per year under our Wealth Management Agreement, which will also include tax preparation and estate plan consultation and collaboration. For ongoing services, the annual fee is prorated and charged monthly, in arrears. These fees are negotiable. Fees for IIP are paid in arrears at the end of each month and billed at an annual rate of 0.50%. TSG charges a fixed project-based fee to provide clients with retirement plan consulting services. Each engagement is individually negotiated and tailored to accommodate the needs of the individual plan sponsor, as memorialized in the Agreement.

In addition to the advisory fees paid to us, you also incur certain charges imposed by other third parties, such as broker-dealers, custodians, etc. These additional charges include securities brokerage commissions, transaction fees, custodial fees, 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.

Unless you engage with us on a flat-fee basis, 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 or manage them in a way where we earn higher fees. 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/305999>

*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?**

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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 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. Here are some examples to help you understand what this means.

- **Tax Preparation Services:** TSG offers tax preparation services to Wealth Management and Financial Planning clients and, at its sole discretion, on a stand-alone basis. Unless you are a Wealth Management client on a flat fee, fees for these services are separate and distinct from the advisory fees charged by TSG, and our firm and/or our supervised persons may have an incentive to recommend these services based on the compensation received.
- **Third-Party Payments:** One of our supervised persons is a licensed insurance agent. The status is maintained to provide advice about insurance needs and for convenience. While the supervised person could be eligible to receive commissions for the sale of certain insurance products, in order to remove the conflict of interest with that relationship, neither we nor our supervised person offer any products that lead to commissions or other transaction-based compensation.

*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/305999>

## **How do your financial professionals make money?**

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Our financial professionals are compensated based on the following factors and conflicts of interest:

- The amount of client assets they service. This results in an incentive to favor clients with more assets being serviced.
- The time and complexity required to meet the client's needs. This results in an incentive to spend more time on issues than are required.
- Revenue the firm earns from the financial professional's advisory services or recommendations. This results in an incentive to take steps to maximize revenue to the firm.
- One of TSG's supervised persons is a licensed insurance agent. Clients are not under any obligation to engage this individual when considering implementation of advisory recommendations. The implementation of any or all recommendations is solely at the discretion of the client. This individual can effect securities and insurance transactions for which they will receive separate, yet customary compensation.

**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?**

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No, neither we nor our financial professionals have a 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**

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You can find additional information about our services on our website at <http://tsgadvice.com> and in our Disclosure Brochure. To request a copy of this Relationship Summary and any of our other disclosure documents referred to in this document, please email us at [info@tsgadvice.com](mailto:info@tsgadvice.com) or call us at (614) 697-2750.

*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?*