



Form CRS (Customer Relationship Summary) December 20, 2024

Sullivan Investments Group, LLC (“SIG”, “Firm”, “we” or “our”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Free and simple tools are available to research different firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

SIG recommends various investment products and services through its investment adviser representatives in accordance with each client’s individual investment objectives, financial resources and individual needs. SIG provides investment advisory services on both a discretionary and non-discretionary basis to a variety of retail clients. We recommend a selection of various investment products, including fixed income and equities, and services through its investment adviser representatives. Our investment recommendations take into consideration the degree of risk tolerance for each client, and the client’s need for diversification, liquidity, capital accumulation, along with additional considerations. We monitor clients’ portfolios on a continuous basis and recommend changes if appropriate to maintain the objectives and policies of the account. When offering nondiscretionary services, the retail investor makes the ultimate decision regarding the purchase and/or sale of investments. SIG also offers customized financial planning services and develops customized financial plans based on the needs and circumstances of clients who request this service.

Typically, accounts are monitored on an ongoing basis and charged a fee based on the amount of assets under managements so the more assets your financial professional manages, the larger the total fee. We do not require a minimum investment, but we may recommend some investments which require a minimum investment.

For more detailed information on the products and services we offer, including limitations, visit <https://adviserinfo.sec.gov/firm/summary/148708> to view our ADV Part 2A Brochure.

Ask your Financial Professional

- *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 and what do these qualifications mean?*

What fees will I pay?

SIG is compensated for its services primarily by charging a percentage of the market value of its clients’ assets under management (“AUM”). The specific manner in which SIG charges its fees is tailored to the services that SIG has agreed to provide to a client and is established in each client’s written agreement with SIG, but generally range between .2%-2% depending on the type of portfolio and other considerations. When charging asset-based fee the more assets there are in a retail investor’s account, the more a retail investor will pay in fees, and the firm may therefore have an incentive to encourage the retail investor to increase the assets in his or her account.

In addition to our management fee, you may also incur charges imposed by third parties including fees charged by specific investment products/securities as well as those charged by a clearing firm or broker-dealer for the servicing of your account. Examples would include custodial fees, brokerage commissions, wire transfers, and mutual fund management 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.

For more detailed information regarding fees and cost of your account visit: <https://adviserinfo.sec.gov/firm/summary/14870> view our ADV Part 2A Brochure.

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?*

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?

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.

In an advisory account, when our interests conflict with your interests, we must tell you about them in a way that you can understand so that you can decide whether or not to agree to them or eliminate the conflict. Conflicts may result in you paying more for your investments, or bringing additional assets into your advisory account, than you would if the conflict did not exist. In an advisory account, we are paid a fee based on the total assets we advise you on. Therefore, we have an incentive to encourage you to maximize the total assets we manage. SIG does not offer any proprietary products or participate in third party payments or principal transactions at this time.

For more detailed information regarding our conflicts of interest and a description of the ways we make money, visit <https://adviserinfo.sec.gov/firm/summary/148708> to view our ADV Part 2A Brochure.

Ask your Financial Professional

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

How do your financial professionals make money?

For advisory accounts your financial professional is paid a percentage of the fees charged to you based on the total assets under management. This amount can change based on the total assets under management, the time and complexity required, and the product mix. In addition, our financial professionals may also receive certain hiring/onboarding incentives and/or additional non-cash compensation such as travel to events or reimbursement for certain expenses. These fees create an incentive for your financial professional to encourage you to increase the assets under management.

Do you or your financial professionals have legal or disciplinary history?

Yes. You can visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research more information about our Firm and your financial professional. You may also find additional disclosures regarding your financial professional on Form ADV 2B.

Ask your Financial Professional

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

You can find additional information regarding our advisory services by visiting our website, <https://sullivaninvestments.com>. If you need any other up-to-date information or would like a copy of our relationship summary sent to you, call us at (561) 400-3488.

Ask your Financial Professional

- *Who is my primary contact person? Who can I talk to if I have concerns about how this person is treating me?*