



Form CRS - Client Relationship Summary

March 30, 2024

Capital Endurance Group, Inc. (referred to herein as “we,” “us,” or “our”) is registered with the Securities and Exchange Commission as an investment advisor. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available for you to use to research firms and financial professionals at www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisors, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Our firm provides investment advisory services to individuals and high net-worth individuals. Our primary advisory service is Comprehensive Wealth Management Services. This investment advisory service combines financial planning techniques and portfolio management services to meet your individual needs. We require a minimum investment of \$500,000 to engage us for investment advisory services. After you sign a contract, we use data regarding your financial circumstances, investment goals and objectives, tax status, and other factors to tailor our advice and design a personalized asset allocation strategy for your investment portfolios.

The contract for investment advisory services that you sign gives our firm discretionary authority to make decisions (initial and ongoing) about your investment portfolios without prior approval. Although we do not seek prior approval when using discretionary authority, we rely on the analysis of your financial circumstances, objectives, and risk tolerance to support the investment decisions. Client portfolios are generally invested in exchange-traded funds, mutual funds, fixed-income securities, and cash equivalents. Although we have discretionary authority, you may impose reasonable restrictions on our authority. Typical restrictions might include limiting investments in certain asset classes, industries, companies, or specific dollar amounts in the foregoing.

We monitor your investment portfolios continuously during our advisory relationship. We use our discretionary authority to make adjustments to the investments in your portfolios as a result of changes in economic or market conditions or other relevant factors, such as a change in your financial circumstances.

Though not a typical advisory service offering, upon request, we may also provide stand-alone limited engagement financial planning services (or financial plans on a limited case-by-case basis).

For additional information, please review the following Brochure sections: [Advisory Services](#), [Types of Clients](#), and [Investment Discretion](#).

Ask your financial professional these questions about our relationships and services:

- **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 licenses, education, and other qualifications? What do these qualifications mean?**

WHAT FEES WILL I PAY?

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.

Our firm charges an annual asset-based investment advisory fee for comprehensive wealth management services. The advisory fee is based on a percentage of the investment assets we manage for you. Since we combine financial planning with our portfolio management services, there are no separate or additional fees for financial planning services. There are only separate fees for financial planning if you engage us for stand-alone limited engagement financial planning services. Our comprehensive wealth management fees, negotiable at our sole discretion, are published in the Fees and Compensation section of our Brochure.

We bill you quarterly in advance for our investment advisory services. Quarterly in advance means at the beginning of each calendar quarter (i.e. Jan. 1, Apr. 1, Jul. 1, Oct. 1). Our advisory fee calculation is based on the value of the investment assets in your portfolio(s) on the last trading day of the previous quarter. For advisory fee calculation and billing purposes, we group investment portfolios held by members of the same household.

In addition to the advisory fees you pay us, there are additional fees and costs associated with investing. These fees include transaction costs, internal mutual fund expenses, electronic fund transfer fees, mailing fees, insufficient funds fees, wire transfer fees, and regulatory fees for securities sold, among other fees. Please feel free to inquire about additional fees and costs that impact your investment portfolios. We will provide you with a detailed listing of fees and expenses upon your request.

For additional information, please review the following Brochure sections for details regarding costs and fees: [Advisory Services](#) and [Fees and Compensation](#).

Ask your financial professional this question about the impact of fees and costs on investments:

- **Help me understand how these fees and costs might affect my investments. If I give you \$10,000, 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 ADVISOR? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS DO YOU HAVE?

When we act as your investment advisor, we have a fiduciary duty to act in your best interest and not put our interests 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.

Our legal obligation to you requires us to act with a substantial duty of care and to operate pursuant to a commitment of loyalty which means that we are required to provide advice and recommendations that are in your best interest.

In adhering to our duty of care mandate, we must obtain detailed information regarding your financial circumstances. We must ensure our recommendations align with those financial circumstances. We are required to conduct due diligence regarding the investments we recommend to you and monitor our recommendations continually over the advisory relationship.

Our duty of loyalty to you requires our firm to provide advice that is free from self-interest and to always place your interests before our own. We must make full and fair disclosure of all material facts related to our advisory services. We are also required to avoid or disclose circumstances where our interests actually conflict, could potentially conflict, or have an appearance of conflict with your interests.

We also own a commodity pool operator that operates pursuant to a Commodity Futures Trading Commission (CFTC) exemption. Consequently, if we were to recommend that a client purchase investment interests offered by an affiliate, such a recommendation creates conflicts of interest due to the compensation earned by our affiliate and firm.

The way our firm makes money conflicts with your interests. We make money by charging you an asset-based investment advisory fee. The prospect of additional advisory fee revenue incentivizes us to encourage you to invest more assets with us and invest in other types of investments recommended by our firm. We earn additional advisory fees as a result of managing more investment assets on your behalf. The incentive to increase our assets under management and fee revenue creates an inherent conflict with your interests.

Please also review the following Brochure sections for details regarding our conflicts of interest: Other Industry Activities and Affiliations, Code of Ethics, and Brokerage Practices.

Ask your financial professional this question about our conflicts of interest:

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are paid percentage of the revenue earned from the client assets that they manage. We do not provide direct or indirect compensation based on sales incentives, minimum asset quotas, or transaction-based sales.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE A LEGAL OR DISCIPLINARY HISTORY?

NO. Neither our firm nor financial professionals have a legal or disciplinary history. Please also visit www.Investor.gov/CRS for a free and simple search tool to research our firm and financial professionals.

Ask your financial professional this question about our disciplinary history:

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

For additional information about our investment advisory services, please visit our website at www.capitalendurancegroup.com or review the full copy of our Brochure, as attached. If you would like additional, up-to-date information or a copy of this relationship summary, please contact us at (470) 375-6663 or email Patrick M. Dailey, our chief compliance officer, at info@capitalendurancegroup.com.

Ask your financial professional these questions to obtain more details about our firm, supervisory contacts, and complaints:

- Who is my primary contact person?
- Is he or she a representative of an investment advisor or broker-dealer?
- Who can I talk to if I have concerns about how this person is treating me?