

**Syntegra Private Wealth Group LLC**  
**February 29, 2024**  
**FORM CRS**

Syntegra Private Wealth Group LLC ("Syntegra") is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research 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?**

We offer the following investment advisory services to retail investors: *Financial Planning Services, Portfolio Management Services, and we help you Select Other Advisers*. Sometimes we manage your account and sometimes we recommend other non-affiliated third-party money managers to serve as the portfolio manager.

**Account Monitoring:** If you open an investment account with our firm, as part of our standard service we will regularly monitor your accounts on a monthly basis.

**Investment Authority:** We manage investment accounts on a *discretionary* basis which means *we decide* which investments to buy or sell for your account. We also help you decide whether to use a third-party money manager, which we have the discretion to select, retain or replace. You may limit our discretionary authority (for example, by limiting the types of securities that can be purchased or sold for your account) by providing our firm with your reasonable restrictions and guidelines in writing.

**Investment Offerings:** We provide advice on various types of investments. Our services are not limited to a specific type of investment or product.

**Account Minimums and Requirements:** We do not require a minimum dollar amount to open and maintain an advisory account. We have the right to terminate your account if it falls below a minimum size which, in our opinion, is too small to manage effectively. Third-party managers have minimum account requirements usually starting around \$25,000.

Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, and 8 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/323180>.

**Key Questions to 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?**
- **What do these qualifications mean?**

**What fees will I pay?**

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services.

- **Asset-Based Fees** - Are payable monthly in advance and are deducted from your account for our advisory and/or portfolio management services. The fees we receive are asset-based (i.e., based on the value of your account), and we are paid even if there are no trades in your account. You do not pay commissions on transactions in your advisory account.
- **Fixed Fees** - Are payable as invoiced and are generally for our financial planning only clients. This fee is disclosed in your financial planning agreement.
- **Third-Party Management Fees** - If you select one or more third-party investment managers, you will pay their management fees in addition to our advisory fees.

Our portion of the advisory fees vary by program and depends on whether Syntegra, our financial professional or a third-party money manager serves as the portfolio manager. This creates a conflict of interest because it gives us an incentive to recommend the advisory program that pays us the highest advisory fee. Examples of the most common fees and costs

applicable to our clients that are not charged by us include custodial and account maintenance fees; internal expenses related to the mutual funds, ETFs, UITs and variable annuities we select; ticket charges when buying or selling certain securities; and account operations or service fees, such as wire fees or account termination 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.***

Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 5 and 6 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/323180>.

***Key Questions to 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.

- ***Commissions for Securities and Insurance:*** Some persons providing advice on behalf of our firm are registered representatives with a broker-dealer or licensed as insurance agents which means they can earn commissions. Commissions are separate from our advisory fees. This presents a conflict of interest because there is an incentive to recommend investments or insurance based on the compensation received rather than solely based on your needs. We recommend only what is in your best interest.
- We do not sell proprietary products nor do we receive revenue sharing from the sponsors of the securities we sell to you. We also do not earn commissions.

***Key Questions to Ask Your Financial Professional***

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

Refer to our Form ADV Part 2A Brochure by clicking this link <https://adviserinfo.sec.gov/firm/brochure/323180> to help you understand what conflicts exist.

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

The financial professionals servicing your account are compensated through salary as well as a percentage of the fees you pay us. Your financial professionals' compensation is based on the amount of client assets they service and the revenue the firm earns from their clients. This creates a conflict of interest since it can incentivize them to charge higher fees. To remediate this conflict, fees charged to clients are reviewed to ensure fees are in line with the services provided.

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

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

***Key Questions to Ask Your Financial Professional***

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 314-802-7232 or click the link provided <https://adviserinfo.sec.gov/firm/brochure/323180>

***Key Questions to Ask Your Financial Professional***

- **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?**