

The Private Investment Group, Inc.

Form ADV Part 3 Customer Relationship Summary

The Private Investment Group, Inc. ("TPIGI") is registered with the Securities and Exchange Commission (SEC) as an investment adviser.

Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Our firm offers Portfolio Management services to retail investors. Based on your financial situation, investment goals and tolerance for risk, we will create and manage a portfolio through which we will attempt to meet your investment goals. We manage these advisory accounts on a discretionary or non-discretionary basis; for discretionary accounts we will not seek your approval immediately before placing a trade, while we will obtain specific permission for all trades in non-discretionary accounts.

We also provide Consulting Services on a more focused basis. This may include advice on only specific investment and financial concerns of the client.

There are no minimum account sizes for our services.

While the underlying securities within Portfolio Management accounts are continually monitored, these accounts are reviewed at least annually (you may arrange for more frequent reviews). No formal reviews will be conducted for Consulting Services clients unless you contract for them.

For additional information, please see Items 4 and 13 of our Form ADV, 2A Brochure (Part 2A) available at:
https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=651365

Conversation Starter. We encourage you 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?

We charge an annual fee asset-based for Portfolio Management services and a flat fee for Consulting services. Asset-based fees are billed monthly or quarterly, in advance. Flat fees arrangements are negotiated with each client, and may require a deposit at the beginning of the service with the balance due upon completion.

It is important to understand that the more assets held in a Portfolio Management client's account, the more the client will pay in fees. We therefore have an incentive to encourage a client to increase the assets in his/her account.

In addition to the principal fees and costs listed above, there are other fees and costs related to our investment advisory services that you will pay directly or indirectly. Examples of the most common additional fees and costs include custodial and brokerage fees, including commissions. Mutual funds and exchange-traded funds also charge management fees, which are separate from the fees assessed by us.

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 additional information, please see Items 5, 10 and 12 of our Form ADV, 2A Brochure (Part 2A) available at:

Conversation Starter. We encourage you 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 providing recommendations as my broker-dealer or 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 recommendations and investment advice we provide you. Here are some examples to help you understand what this means.

- As mentioned above, the more assets the client has in his/her account, the more we receive in fees. We therefore have an incentive to encourage a client to increase the assets in his/her account.
- In addition, as mentioned, related persons of TPIGI are separately registered as representatives of a broker-dealer and/or insurance agents or brokers. In these capacities, they may receive compensation for implementing transactions recommended to Consulting clients. In addition, these individuals may offer these services for client assets not included in any of TPIGI's advisory services. This presents a conflict of interest in that these individuals have an incentive to recommend securities and insurance products to Consulting clients that will pay commissions or other fees to these individuals.

Conversation Starter. We encourage you to ask your financial professional:

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

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How do your financial professionals make money?

Our financial professionals are compensated through an agreed upon salary plus a discretionary bonus. The discretionary bonus is determined by the partners and may be based on the amount of client assets they service, the time and complexity required to meet a client's needs and/or efforts to acquire new clients, among other factors. In theory, a discretionary bonus can create conflicts as the financial professional may be incentivized to seek new clients and increase managed assets, rather than service existing accounts. In addition, the owners of the firm share in firm profits.

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

No. Neither our firm nor our financial professionals have any legal or disciplinary history. Visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter. We encourage you to ask your financial professional:

- *As a financial professional, do you have any disciplinary history? For what type of conduct?*
- *Is he or she a representative of an investment adviser or broker-dealer?*
- *Who can I talk to if I have concerns about how this person is treating me?*

Additional Information

If you would like additional, up-to-date information or a copy of this relationship summary or our Form ADV, Part 2A Brochure, please call 937-434-0500.