

Sentinel Pension Advisors Inc.

Form CRS (Customer Relationship Summary)

6/12/2024

Item 1: Introduction

Sentinel Pension Advisors Inc. (SPA) is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences between them. 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.

Item 2: What investment services and advice can you provide me?

We offer investment advisory services to retail investors (we also advise retirement plans). Working with our clients, based on information we receive from them, we develop a detailed investment plan and recommended asset allocation designed to achieve the client's portfolio and investment objectives. We typically allocate client assets among a portfolio of mutual funds and exchange-traded funds ("ETFs").

We offer investment advisory services to retail investors through three types of accounts: (1) SPA Wrap Program ("Wrap"); (2) Individual Wealth Management ("Wealth Management"); and (3) SPA Managed Choice ("Managed Choice") accounts, which are held at the Institutional Intelligent Portfolio program through Charles Schwab. We offer financial planning services for no additional charge to SPA Wrap Program and Wealth Management accounts. We require a minimum account value of \$25,000 for our Wealth Management and Wrap accounts. Managed Choice accounts require a minimum of \$5,000 to invest in the program and a minimum of \$50,000 to enroll in the tax-loss harvesting feature.

If you engage us to advise you on your Wrap, Wealth Management, or Managed Choice account, you will typically give us discretionary authority to buy and sell securities in your account. Many of our clients who have Wrap or Wealth Management accounts are customers of Sentinel Securities, Inc. ("SSI"), our affiliated broker-dealer. We execute their securities transactions through SSI. We will monitor the holdings and performance of the investments we make for you.

We also offer financial planning & consulting services as a standalone service for a flat fee. We do not monitor your investments when we provide financial planning and consulting as a separate service.

You should carefully review our [Form ADV, Part 2A Brochure](#) (the "Brochure"), particularly [Item 4](#) and [Item 7](#); our Part 2A Appendix I [Wrap Fee Brochure](#); and [Form CRS](#) of SSI, for more detailed information about our services.

Questions to Ask Us:

"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?"

Item 3: What fees will I pay?

If you have a Wrap, Wealth Management or Managed Choice account, you will pay an annual fee that is based on the value of the investments in your account. Fees are generally payable on a quarterly basis. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account in order to increase our fees.

In addition to our fees, you are responsible for fees and costs related to the investments in your account. These fees and costs may include brokerage transaction costs and custody fees, account maintenance fees, surrender charges, wire transfer and electronic fund fees, fees and expenses charged by mutual funds (including 12b-1 fees) and variable annuities, and other product related fees such as redemption fees. Wrap program accounts and Wealth Management accounts custodied at Pershing do not pay transaction costs for trades executed by SSI or custody fees.

Asset-based fees associated with a wrap fee program will include most transaction costs and fees paid to a broker-dealer or bank that has custody of the assets, and therefore may be higher than a typical asset-based advisory fee.

Clients who receive financial planning and consulting services on a standalone basis typically pay a flat fee or hourly fees. We may request that half of the estimated fee be paid in advance.

You should carefully review our [Brochure](#), particularly [Item 5](#), and our [Wrap brochure](#), under [Item 4](#), to understand the fees and costs you will 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 may earn on your investments over time. Please make sure you understand what fees and costs you are paying.

Ask Us:

“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.

We often recommend that clients open an account with SSI, our affiliated broker-dealer. We have a conflict of interest when we recommend an affiliated service provider. SSI does not charge transaction-based fees to SPA clients for trades executed in their advisory accounts. We receive benefits from custodians we recommend to hold assets in your account. Some of these benefits help us manage and administer client accounts, and other benefits help us manage and grow our business. We have an incentive to recommend custodians that we receive benefits from over custodians who do not provide comparable benefits.

Our firm's financial professionals include licensed insurance agents who sell insurance products for a commission. They have an incentive to recommend insurance products to you in order to increase their compensation.

You should carefully review our [Brochure](#), particularly [Item 10](#), [Item 11](#), and [Item 12](#), and [Item 4](#) of our [Wrap brochure](#) for more detailed information about our conflicts of interest.

Ask Us:

“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 compensated based on the amount of retail investor assets they service and receive a portion of the advisory fees you pay us. This is a conflict of interest because our financial professionals have an incentive to encourage a retail investor to increase the assets in a retail investor's accounts. We and our affiliates refer clients to third-party service providers and are eligible to receive additional compensation for those referrals.

Item 4: Do you or your financial professionals have legal or disciplinary history?

Yes. You can go to [Investor.gov/CRS](https://www.investor.gov/CRS) for free and simple search tool to research our firm and financial professionals.

Ask Us:

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

Item 5: Additional Information

For additional information about our investment advisory services, and to request a copy of Form CRS, please call us at (888) 762-6088 or email us at Compliance@sentinelgroup.com.

Ask Us:

“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?”