

Introduction

Our firm, SageView Private Client Group, LLC (PCG), is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you, as a retail investor, to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We are a registered investment adviser that offers investment advisory services to retail investors. Our advisory services are limited to the following types of Financial Planning and Consulting:

Personal Financial Planning

Financial Planning may include advice that addresses one or more areas of a client's financial situation, such as estate planning, risk management, budgeting and cash flow controls, retirement planning, education funding, and investment portfolio design and ongoing management.

General Consulting

Consulting services may include, minimal cash flow planning for certain events such as education expenses or retirement, estate planning analysis, income tax planning analysis and review of a client's insurance portfolio. These services are generally provided on a project basis.

We do not provide Asset Management nor accept any form of trading authority (discretionary or non-discretionary). We do not restrict our advice to limited types of products or investments and our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us.

Additional information about our advisory services is located in Item 4 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/134997>.

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?**

What fees will I pay?

We charge either an hourly rate or a flat fee for our financial planning and consulting services. Our hourly rate ranges from \$100 to \$500 per hour, depending upon which financial professional prepares the plan. Our flat fees range from \$500 to \$50,000, based on the client's net worth and may be influenced by the scope and complexity of the client's individual financial circumstances. The fee is negotiable, and is normally established on an annual basis, which is divided into two or four payments. Clients are invoiced for all fees.

The custodian that holds your assets may charge you a transaction fee when we recommend that you buy or sell certain investment products. The custodian's transaction fees are in addition to our firm's fees for our Financial Planning and Consulting services. You may also pay charges imposed by the custodian holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, exchange traded funds, and variable annuities, charge additional fees that will reduce the value of your investments over time. In certain cases, we may refer you to third party money managers, sub-advisers, and/or separate account managers to manage your account. If selected, they will charge you a fee, which will be described to you in their Form ADV and/or agreement.

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.

Additional information about our fees is located in Item 5 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/134997>.

Question to 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:

Our principals/investment adviser representatives are also investment adviser representatives of our affiliated firm, SageView Advisory Group, LLC, a Registered Investment Adviser firm. In addition, some of our principals/investment adviser representatives are registered representatives of Cetera Advisor Networks LLC (“Cetera”), a registered broker-dealer and Member FINRA/SIPC, as well as licensed insurance agents. In such capacities, they may recommend portfolio management, insurance, securities, or other specific financial products and receive normal and customary commissions as a result of these transactions.

Additional information about our advisory services is located in Items 10, 12 & 14 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/134997>.

Question to 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 revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client’s needs. They are also compensated based on the revenue earned in their capacities as investment adviser representatives of SageView Advisory Group, LLC, and the type of product sold in their capacities as insurance agents and registered representatives as described in the preceding section.

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

Yes, our firm/ financial professionals have legal and/or disciplinary disclosures. Visit www.Investor.gov for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask Us:

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

Additional Information

You can find additional information about our firm’s investment advisory services on the SEC’s website at www.adviserinfo.sec.gov by searching **CRD #134997**. You may also contact our firm at **(800) 814-8742** to request a copy of this relationship summary and other up-to-date information.

Questions to 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?**