



## Form Customer Relationship Summary

March 30, 2024

*This information about Bravias Capital Group, LLC ("BCG," "our," "we," "us") is provided to comply with federal investment advisory laws. It does not create or modify any agreement, relationship, or obligation between you and BCG (or your financial professional). Please carefully review your advisory agreement for the terms and conditions that govern your relationship with us.*

BCG is an investment adviser registered with the Securities and Exchange Commission ("SEC"). Brokerage and investment advisory services and fees differ, and that 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](http://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?

BCG offers both financial planning services and investment management services to retail clients. Financial planning services involves gathering information and preparing a financial plan based on your specific financial goals and objectives. As part of the financial planning process and the nature of the services desired, BCG will gather various types of financial information and history from you which may include, but not limited to one or more of the following: retirement goals, investment objectives, investment time horizon, investment portfolio statements, social security statements, insurance coverage, tax bracket, cash flow, cost of living needs, and savings tendencies.

Investment management services include the management of your investment account(s) for an ongoing asset-based fee based upon the value of your account. If you open an account with us, we will meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, BCG will recommend a portfolio of investments that is monitored on at least a quarterly basis, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. Ongoing monitoring of accounts is part of our standard service provided to clients.

BCG manages investment accounts on a discretionary and non-discretionary basis. Discretionary investment management requires you to sign a discretionary investment management agreement. With a discretionary investment management account, you give authority to us and your financial adviser to purchase and sell investments on your behalf. You do not decide on each investment, and you do not need to approve each transaction. Non-discretionary investment management requires you to sign a non-discretionary investment management agreement. With a non-discretionary investment management account, we must obtain your authorization prior to executing each transaction (i.e., purchase, sale, or rebalance of your portfolio.) Both discretionary and non-discretionary agreements remain in place until you or BCG terminates the relationship. We offer a full range of investment products and do not utilize nor recommend any proprietary products whatsoever. To open an account, BCG does not have a required or specified minimum account size.

For additional information about our advisory services, please see Item 4 of BCG's Brochure (ADV Part 2A). Or alternatively, this hyperlink will take you directly to BCG's Brochure: [Investment Adviser Public Disclosure](#).

#### CONVERSATION STARTER: 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 those qualifications mean?

### What fees will I pay?

Fees and costs affect the value of your account over time. Please ask your financial adviser to give you personalized information on the fees and costs that you will pay. It is not our standard practice to charge a separate fee for financial planning services. However, depending upon the complexity of the situation and your needs, BCG may charge a fee for financial planning services at an hourly rate or as a flat fee for a financial plan. The range for hourly financial planning is \$100 to \$350, while a flat fee for a financial plan generally falls within the scope of \$1,000 to \$2,500. Financial planning fees are negotiable and disclosed before we begin working with you. Your exact fee is detailed in your agreement.

Through our financial planning services, we may recommend entering into an investment management agreement with us (discussed next), or the purchase of insurance products (life insurance, disability insurance, long-term care insurance, or fixed annuities) through our affiliated insurance agency, Bravias Financial LLC. (This is discussed further under conflicts of interest).

For investment management services, you will be charged an ongoing fixed percentage fee that is calculated monthly based on the value of the investments in your account. Our fee schedule is capped at a maximum 1.50% on an annual basis, depending on the value of the investments in your account. Please refer [Item 5 of BCG's Brochure](#) (Form ADV Part 2A) for more detailed information. Fees may also be negotiable for purposes of calculating assets under management.

The broker-dealer custodian that holds your assets can charge you a transaction fee when we buy or sell an investment for you. The broker-dealer's transaction fees are in addition to our advisory fee for our investment advisory service. You could also pay charges imposed by the broker-dealer holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds and exchange-traded funds charge management fees in addition to the fees that BCG charges that will reduce the value of your investments over time.

Our incentive is to increase the value of your account over time, which may increase our fees over time. The monthly fees will be automatically deducted from your account in arrears. 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 about our advisory fees, please see Item 5 of BCG's Brochure (ADV Part 2A). Or alternatively, this hyperlink will take you directly to BCG's Brochure: [Investment Adviser Public Disclosure](#).

**CONVERSATION STARTER: Ask your financial professional:**

**Help me understand how these fees and costs will 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 a fiduciary duty to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money may create some conflicts of interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are examples to help you understand what this means:

- Conflicts may arise when BCG selects or recommends a broker-dealer custodian to safekeep your assets and execute your trades. By recommending a broker-dealer custodian to you, BCG receives access to software and related services without cost because of BCG's relationship.
- Through our financial planning process, we may recommend that you enter into a separate engagement for our Investment Management Services in which we are compensated as a percentage of assets that we manage for you.
- Via our financial planning services, we may also recommend that you purchase insurance products (e.g., life insurance, disability, insurance, long-term care insurance, fixed annuities) through Bravais Financial LLC, our affiliated insurance agency.

Our revenue is derived from the advisory fees we collect from your account each month. Neither BCG nor any of its employees receive compensation for the sale of securities to our clients. BCG receives no compensation from any fund manager or other third-party for the investments that it selects for client accounts.

**CONVERSATION STARTER: Ask your financial professional:**

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

For additional information about our conflicts of interest, please see Item 11 of BCG's Brochure (ADV Part 2A). **Or alternatively, this hyperlink will take you directly to BCG's Brochure: [Investment Adviser Public Disclosure](#).**

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

BCG is wholly owned by Mr. Richard Zeitz, President/CEO. Mr. Zeitz benefits directly from advisory services you select. Other employees of BCG are paid a fixed salary. They may also receive bonuses at the discretion of Mr. Zeitz based upon the success of BCG and specifically upon the contributions of the employee. Factors that affect the level of bonuses paid may include client referrals, client retention, and total client assets BCG manages.

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

Yes. Please visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

**CONVERSATION STARTER: Ask your financial professional:**

- **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](http://www.adviserinfo.sec.gov) by clicking on the "FIRM" tab and then searching CRD No. 289589. **Or alternatively, this hyperlink will take you directly to BCG's Brochure: [Investment Adviser Public Disclosure](#).** If you would like additional, up-to-date information or a copy of this disclosure (Form CRS), please call (732)-702-2600.

**CONVERSATION STARTER: 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?**