

Item 1. Introduction

Contego Capital Group, Inc. (“Contego”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Clients and prospective clients should be aware that services and fees differ between investment advisers and broker dealers, and it is important for retail investors to understand the differences. Free and simple tools are available to research advisory firms like us at investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers and investing.

Item 2. Relationships and Services

What investment services and advice can you provide me?

Services: For our retail investors, Contego generally offers discretionary and non-discretionary investment advisory services. Client assets are managed through separately managed accounts (“SMAs”). The services we offer to you include determining individual investment goals, time horizons, objectives, and risk tolerance. Ultimately, assistance with developing and designing an investment strategy based on the above factors to achieve your investment goals. Contego may invest in a wide range of securities and other financial instruments including: equity securities of domestic and foreign issuers (both publicly and privately traded); corporate debt securities of domestic and foreign issuers (both publicly and privately traded); derivative securities, including but not limited to options, swaps and forward contracts; warrants; commercial paper; foreign currency contracts; registered investment company securities, including exchange-traded funds; and U.S governmental securities. Contego generally allows SMA clients to impose restrictions on investing in certain securities or types of securities listed in each SMA client’s risk profile form and client agreement. In cases where Contego does not have discretionary trading authority, clients are responsible for making their own trading decisions. As part of our standard service, Contego continuously reviews client portfolios to ensure they are following their stated investment objectives and goals. Contego also conducts quarterly reviews and closely monitors investment performance and recommends any changes when appropriate.

Requirements to open and maintain an account: All SMA clients execute an advisory agreement with Contego to open an account, and there is no account minimum size.

ADDITIONAL INFORMATION: Additional information can be found in our Form ADV, Part 2A, Items 4-7 available at: <https://www.adviserinfo.sec.gov/Firm/128518>.

Conversation Starter - *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. Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay?

Principal Fees and Costs: Contego is generally compensated for its investment advisory services provided to clients as a percentage of assets under management and assessed quarterly in advance. The more assets there are in your account, the more you will pay us in fees, and we may therefore have an incentive to encourage you to increase the assets in your account. Additionally, Clients may bear other costs associated with investments or accounts including but not limited to: (i) custodial charges, brokerage fees, commissions and related costs; (ii) interest expenses; (iii) taxes, duties and other governmental charges; (iv) transfer and registration fees or similar expenses; (v) costs associated with foreign exchange transactions; (vi) other portfolio expenses; and (vii) costs, expenses and fees (including investment advisory and other fees charged by the investment advisers of funds in which the Client’s account invest) associated with products or services that may be necessary or incidental to such investments or accounts.

ADDITIONAL INFORMATION: 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 more information, please visit and see Items 4-6 in Form ADV, Part 2, available at <https://www.adviserinfo.sec.gov/Firm/128518>.

Conversation Starter - *"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?"*

Standard of Conduct/Conflicts of Interest

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 must 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 that means. For example, Contego may have incentive to increase your assets under management because it is paid, in part, based on this amount.

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

ADDITIONAL INFORMATION: For more information on conflicts of interest, see Items 4, 9, 10 and 14 of our Form ADV, Part 2, available at <https://www.adviserinfo.sec.gov/Firm/128518>.

How do your financial professionals make money? Contego's financial professionals are salaried employees and their compensation is based on the jobs they perform.

Item 4. Disciplinary History

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

Contego has not been subject to any disciplinary events by regulators nor is it a party to any legal events that are material to client evaluation of our advisory business. You can visit Investor.gov/CRS for free and simple search tool to research us and our financial professionals.

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

Item 5. Additional Information

If you have any questions about our investment advisory services or if you wish to request a copy of the relationship summary, please contact Ryan Carlson, Chief Compliance Officer at Ryan@Contegocap.com. Additional information about us is also available on the SEC's website at www.RIAinfo.sec.gov. You can also call us at 952-697-2570 for up-to-date information and request a copy of the relationship summary.

Conversation Starter – *Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how his person is treating me?*