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This brochure provides information about the qualifications and business practices of SKY Investment Group LLC. If you have any questions about the contents of this brochure, please contact us at: 860-761-9700, or by email at: [BNEWMAN@SKYIG.COM](mailto:BNEWMAN@SKYIG.COM). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission, or by any state securities authority.

Additional information about SKY Investment Group LLC is available on the SEC's website at: [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov), using CRD # 134001. Registration does not imply a certain level of skill or training.

March 29, 2023

## Material Changes

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### Annual Update

The Material Changes section of this brochure will be updated annually when material changes occur since the previous release of the Firm Brochure.

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### Material Changes since the Last Update

The material changes made since our last annual update are:

- Updated assets under management
- Updated Privacy Policy Notice
- Added a prime brokerage relationship

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# Advisory Business

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## **Firm Description**

SKY Investment Group LLC was founded in 2005.

SKY Investment Group manages investment portfolios for individuals, families, businesses and charitable organizations. We focus on long term capital preservation, emphasizing investments in large, financially strong companies with leading positions in global business.

Our first commitment is to our clients. Understanding your financial goals, individual circumstances, and unique needs is central to successful investment management.

We are committed to helping you manage your overall investment picture. We help you formulate an investment strategy based on your personal situation, and we're dedicated to following your instructions and meeting your expectations. We understand that within the context of any family or organization, there can be portfolios of varying size and objectives. Since we have no constraints from a corporate parent, we can work with any size portfolio, whether large or small. We are organized and technologically equipped so that every portfolio gets the attention it deserves.

We know that the investment world can get pretty confusing. We want you to understand your portfolio and be comfortable with the strategy you pursue.

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## **Principal Owners**

Robert Bingham owns the majority of the outstanding membership interests in the company. William Newman and John Wright both own a minority interest in the company.

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## **Types of Advisory Services**

SKY Investment Group LLC provides investment supervisory services, also known as asset management services.

As of December 31, 2022, SKY Investment Group LLC managed approximately \$682.6 million in assets. All accounts are managed on a discretionary basis.

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## **Tailored Relationships**

The goals and objectives for each client are documented in our portfolio management system. A "Portfolio Objectives and Considerations" statement is created for each client that reflects their stated goals and objective. Clients may impose restrictions on investing in certain securities or types of securities.

Agreements may not be assigned without client consent.

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### **Types of Agreements**

SKY Investment Group LLC ("SKY") manages portfolios for individuals, families, pension and profit sharing plans, trusts, estates and business entities using equity and fixed income strategies.

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### **Asset Management**

Stocks, mutual funds, and bonds may be purchased or sold through a brokerage account when appropriate. The brokerage firm charges a fee for stock, mutual fund and bond trades. SKY Investment Group LLC does not receive any compensation, in any form, from fund companies or brokers.

Investments may include: exchange listed securities, securities traded over the counter, equity in foreign issuers, warrants, corporate debt securities, commercial paper, certificates of deposit, municipal securities, investment company securities (mutual funds shares) and U. S. government securities.

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### **Termination of Agreements**

A client may terminate any of the aforementioned agreements at any time by notifying SKY Investment Group LLC in writing and paying a pro-rated fee for the time spent on the investment advisory engagement prior to notification of termination.

SKY Investment Group LLC may terminate the aforementioned agreements at any time by notifying the client in writing.

## **Fees and Compensation**

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### **Description**

SKY Investment Group LLC bases its fees on a percentage of assets under management. Clients are billed quarterly, in advance of services, based upon the value of the assets under management at the end of the quarter.

If a client's contract becomes effective subsequent to the first day of a calendar quarter or month, or terminates before the last day of a calendar quarter or month, the fee is determined by applying the foregoing percentage to the applicable portion of such quarter (such total value being determined as of the last day of the calendar quarter) and reducing the fee proportionately. SKY Investment Group LLC may, at its discretion, combine accounts for clients with multiple accounts for purposes of calculating the appropriate fee.

Fees are negotiable at the discretion of the President or Chief Compliance Officer of SKY Investment Group LLC. The standard fee schedule is as follows:

100 basis points for equity management

50 basis points for fixed income management

80 basis points for balanced account management

Accounts with over \$4 million aggregate under management are eligible for discounts from our standard fee schedule.

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**Fee Billing**

Investment management fees are billed quarterly, in advance meaning that we invoice your account for the coming quarter based upon the value of the account on the last day of the most recently completed quarter. Payment in full is deducted from a designated client account to facilitate billing. The client must consent in advance to direct debiting of their investment account. In the event that a client discontinues services in the middle of a quarter, the client is rebated, pro-rata, fees charged but not yet earned.

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**Other Fees**

Custodians may charge transaction fees on purchases or sales of account assets. These transaction charges are usually small and incidental to the purchase or sale of a security. Custodians may charge additional account-based fees pursuant to their agreement with the client.

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**Expense Ratios**

Mutual funds generally charge a fee for their services as investment managers. The ratio of these fees to assets managed is called an expense ratio. For example, an expense ratio of 0.50 means that the mutual fund company charges 0.5% for their services. These fees are in addition to the fees paid by you to SKY Investment Group LLC

Performance figures quoted by mutual fund companies in various publications are after their fees have been deducted.

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**Past Due Accounts and Termination of Agreement**

SKY Investment Group LLC reserves the right to stop work on any account that is more than 90 days overdue. In addition, SKY Investment Group LLC reserves the right to terminate any agreement where a client has willfully concealed or has refused to provide pertinent information about financial situations when necessary and appropriate, in SKY Investment Group LLC's judgment, to providing proper financial advice.

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**Performance-Based Fees**

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**Sharing of Capital Gains**

Fees are not based on a share of the capital gains or capital appreciation of managed securities.

SKY Investment Group LLC does not use a performance-based fee structure because of the potential conflict of interest. Performance-based compensation may create an



incentive for the adviser to recommend an investment that may carry a higher degree of risk to the client.

## Types of Clients

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### Description

SKY Investment Group LLC generally provides investment advice to individuals, pension and profit sharing plans, trusts, estates, or charitable organizations, closely held corporations or business entities.

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### Account Minimums

SKY Investment Group LLC does not impose any minimum for opening an investment account.

## Methods of Analysis, Investment Strategies and Risk of Loss

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### Methods of Analysis

SKY Investment Group LLC predominantly uses fundamental analysis when selecting investments. However, SKY may look at a variety of other factors, which may influence the investment decision. These factors include possible technical information and any other information available.

The main sources of information include financial newspapers, financial websites and internet services, magazines, inspections of corporate activities, research materials prepared by others, corporate rating services, annual reports, prospectuses, filings with the Securities and Exchange Commission, and company press releases.

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### Investment Strategies

The primary investment strategies used on client accounts include long-term purchases and short-term purchases of equity and fixed income instruments, diversified across asset classes and sectors.

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### Risk of Loss

All investment programs have certain risks that are borne by the investor. Our investment approach constantly keeps the risk of loss in mind. Investors face many investment risks, some of which are outlined below:

- **Interest-rate Risk:** Fluctuations in interest rates may cause investment prices to fluctuate. For example, when interest rates rise, yields on existing bonds become less attractive, causing their market values to decline.
- **Market Risk:** The price of a security, bond, or mutual fund may drop in reaction to tangible and intangible events and conditions. This type of

risk is caused by external factors independent of a security's particular underlying circumstances. For example, political, economic and social conditions may trigger market events.

- **Inflation Risk:** When any type of inflation is present, a dollar today will not buy as much as a dollar next year, because purchasing power is eroding at the rate of inflation.
- **Currency Risk:** Overseas investments are subject to fluctuations in the value of the dollar against the currency of the investment's originating country. This is also referred to as exchange rate risk.
- **Reinvestment Risk:** This is the risk that future proceeds from investments may have to be reinvested at a potentially lower rate of return (i.e. interest rate). This primarily relates to fixed income securities.
- **Business Risk:** These risks are associated with a particular industry or a particular company within an industry. For example, oil-drilling companies depend on finding oil and then refining it, a lengthy process, before they can generate a profit. They carry a higher risk of profitability than an electric company, which generates its income from a steady stream of customers who buy electricity no matter what the economic environment is like.
- **Liquidity Risk:** Liquidity is the ability to readily convert an investment into cash. Generally, assets are more liquid if many traders are interested in a standardized product. For example, Treasury Bills are highly liquid, while real estate properties are not.
- **Financial Risk:** Excessive borrowing to finance a business' operations increases the risk of profitability, because the company must meet the terms of its obligations in good times and bad. During periods of financial stress, the inability to meet loan obligations may result in bankruptcy and/or a declining market value.

## **Disciplinary Information**

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### **Legal and Disciplinary**

The firm and its employees have not been involved in legal or disciplinary events related to past or present investment clients.

## **Other Financial Industry Activities and Affiliations**

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### **Affiliations**

SKY Investment Group LLC has no arrangements that are material to its advisory work or its client relationships with any related person who is a

broker-dealer, investment company, other investment advisor, financial planning firm, commodity pool operator, commodity trading adviser or futures commission merchant, banking or thrift institution, accounting firm, law firm, insurance company or agency, pension consultant, real estate broker or dealer, or an entity that creates or packages limited partnerships.

## **Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

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### **Code of Ethics**

The employees of SKY Investment Group LLC have committed to a Code of Ethics that is available for review by clients and prospective clients upon request. The firm will provide a copy of the Code of Ethics to any client or prospective client upon request.

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### **Participation or Interest in Client Transactions**

SKY Investment Group LLC and its employees may buy or sell securities that are also held by clients. Employees may not trade their own securities ahead of client trades. Employees comply with the provisions of the SKY Investment Group LLC Compliance Manual.

#### **Personal Trading**

The Chief Compliance Officer of SKY Investment Group LLC is William Newman. He reviews all employee trades each quarter, unless trades are transacted through SKY's internal portfolio management system, in which case trades are reviewed at least weekly. Mr. Newman's trades are either made by the President of SKY Investment Group LLC, Robert Bingham, in the course of standard portfolio management, or reviewed by Robert Bingham. The personal trading reviews ensure that the personal trading of employees does not affect the markets, and that clients of the firm receive preferential treatment.

## **Brokerage Practices**

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### **Selecting Brokerage Firms**

SKY Investment Group LLC does not have any affiliation with product sales firms. Specific custodian recommendations are made to clients based on their need for such services. Some custodians recommended impose a fee for advisers with less than the \$25 million in assets under management. SKY will pay the fee, if assessed, without imposing any additional fees to the client. SKY Investment Group LLC recommends custodians based on the proven integrity and financial responsibility of the firm and the best execution of orders at reasonable commission rates.

SKY Investment Group LLC does not receive fees or commissions from any of these arrangements.

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**Best Execution**

SKY Investment Group LLC reviews the execution of trades at each custodian on an on-going basis. The review process is documented in the SKY Investment Group LLC Compliance Manual. Trading fees charged by the custodians are also reviewed on an annual basis. SKY Investment Group LLC does not receive any portion of the trading fees.

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**Soft Dollars**

SKY Investment Group LLC does not have any soft dollar arrangements with any firm. SKY Investment Group LLC has Prime Brokerage Agreements with Charles Schwab, Pershing and Fidelity Investments that allows trades to be placed with executing Brokers and have the resulting holdings placed in client accounts. These trades are assessed a commission by the executing Broker and a Prime Brokerage Service Fee by the custodian for trades executed in this manner. SKY Investment Group LLC may receive research information from the Executing Brokers. The research will be used for the benefit of all appropriate client accounts and may or may not be used for the account charged the Service Fee.

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**Order Aggregation**

SKY Investment Group LLC aggregates trades whenever practical. The average execution price is given to all participants in a blocked trade.

## **Review of Accounts**

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**Periodic Reviews**

Once established, accounts are reviewed at least quarterly. Accounts are reviewed more frequently if there are (1) bond redemptions, (2) changes in our view on a client holding, (3) a deposit exceeding 5% of the accounts value, (4) account performance inconsistent with the performance of similarly invested accounts, (5) client requests for a personal review.

We try to limit the number of accounts handled by one portfolio manager to 150 relationships. Portfolio managers check: (1) asset allocation, (2) security, industry & sector concentrations, (3) constraints as outlined in the Portfolio Objectives and Concerns, (4) consistency of performance across accounts with similar holdings and weightings.

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**Regular Reports**

All clients receive a statement, at least quarterly, from their custodian. They also receive a performance review, market commentary and invoice quarterly from SKY Investment Group LLC. Transactions are confirmed by way of a brokerage confirmation which is mailed by the client's custodian at the time transactions occur.

## **Client Referrals and Other Compensation**

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**Incoming Referrals**

SKY Investment Group LLC has been fortunate to receive many client referrals over the years. The referrals come from current clients, estate planning attorneys, accountants, employees, personal friends of employees and other similar sources. The firm does not compensate referring parties for these referrals.

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**Referrals Out**

SKY Investment Group LLC does not accept referral fees or any form of remuneration from other professionals when a prospect or client is referred to them.

## **Custody**

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**Account Statements**

All assets are held at qualified custodians. This means the custodians provide account statements directly to clients at their address of record at least quarterly.

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**Performance Reports**

Clients are urged to compare the account statements received directly from their custodians to the performance report statements provided by SKY Investment Group LLC.

## **Investment Discretion**

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**Discretionary Authority for Trading**

SKY Investment Group LLC accepts discretionary authority to manage securities accounts on behalf of clients. SKY Investment Group LLC has the

authority to determine, without obtaining specific client consent, the securities to be bought or sold, and the amount of the securities to be bought or sold.

The client approves the custodian to be used and the commission rates paid to the custodian. SKY Investment Group LLC does not receive any portion of the transaction fees or commissions paid by the client to the custodian.

Discretionary trading authority facilitates placing trades in your accounts on your behalf so that we may promptly implement the investment policy that you have approved in writing.

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**Limited Power of Attorney**

A limited power of attorney is the document clients sign to grant SKY Investment Group LLC authority to trade their account on a discretionary basis.

## **Voting Client Securities**

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**Proxy Votes**

Unless the client designates otherwise, SKY Investment Group LLC votes proxies for securities over which it maintains discretionary authority consistent with its proxy voting policy. A copy of SKY Investment Group LLC's proxy voting policy is available upon request.

## **Financial Information**

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**Financial Condition**

SKY Investment Group LLC does not have any financial impairment that will preclude the firm from meeting contractual commitments to clients.

## **Business Continuity Plan**

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**General**

SKY Investment Group LLC has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services or key people.

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**Disasters**

The Business Continuity Plan covers natural disasters such as snow storms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, chemical event, biological event, communications disruptions, Internet

outage, railway accident and aircraft accident. Electronic files are backed up daily and periodically archived offsite.

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**Alternate Offices**

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

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**Loss of Key Personnel**

SKY Investment Group LLC has several Portfolio Managers on staff. In the event of the loss of one Portfolio Manager, the accounts would be promptly assigned to another PM.

## **Information Security Program**

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**Information Security**

SKY Investment Group LLC maintains an information security program to reduce the risk that your personal and confidential information may be breached.

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**Privacy Notice**

SKY Investment Group LLC (the “Company”) will collect information, such as name, address, Social Security or tax identification numbers, date of birth, current investment holdings, investment history, risk tolerance and other personally identifiable financial information from its clients during the ordinary course of business (“Nonpublic Personal Information” or “NPI”). The Company protects the confidentiality of NPI in the Company’s possession from improper disclosure by maintaining and enforcing policies, as well as physical and electronic safeguards, against the release of such information. Unlawful disclosure of NPI is prohibited, and access to NPI is limited to Company personnel. Nonpublic Personal Information in the Company’s possession, including tax identification and Social Security numbers, may only be released when allowed or required by law [or to third party service providers in connection with administrative, compliance, tax or regulatory matters] or, when authorized by the client.

All Nonpublic Personal Information is used for the purpose of creating and maintaining an investment portfolio designed to meet the investment goals within a client’s risk tolerance level. NPI is provided to custodians after the customer has completed a new account form for the appropriate custodian. This form constitutes written consent by the client. All employees and nonaffiliated third parties who are given access to NPI are required to sign a confidentiality agreement at the beginning of said employees’ employment or nonaffiliated third parties’ engagement.

Nonpublic Personal Information is not disclosed to non-employees other than as described above unless specifically authorized and requested by the client, such as to persons preparing client tax returns, trusts or wills.

SKY Investment Group LLC does not sell client lists and, other than as described above, will not disclose or disseminate Nonpublic Personal Information for any purpose not directly related to the provision of investment advisory services.

All Nonpublic Personal Information will be maintained for a period of at least six years past the termination of the client relationship. Any NPI that is determined to be eligible for destruction will be disposed of by a third-party company professionally engaged for the express purpose of handling confidential information. Routers installed on the Company's computer system will provide protection of NPI stored electronically.

Clients will be informed of the Company's privacy policy annually.

By accessing SKY Investment Group LLC's website, the user acknowledges that the Company collects aggregate data commonly known as "cookies." This information is used for statistical purposes only and will not be used to identify individual users.

Questions about the foregoing should be directed to William Newman at [bnewman@skyig.com](mailto:bnewman@skyig.com).



## Brochure Supplement (Part 2B of Form ADV)

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### Education and Business Standards

SKY Investment Group LLC generally requires demonstration of achievement in the field of financial analysis and related subjects, such demonstration generally being a college degree with appropriate major. Except in the case of a person fitting the classification of trainee, business background in finance, financial analysis or other financial experience is sought.

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### Professional Certifications

Employees have earned certifications and credentials that are required to be explained in further detail.

Chartered Financial Analyst (CFA): Chartered Financial Analysts are licensed by the CFA Institute to use the CFA mark. CFA certification requirements are as follows:

- Hold a bachelor's degree from an accredited institution or have equivalent education or work experience.
- Successful completion of all three exam levels of the CFA Program.
- Have 48 months of acceptable professional work experience in the investment decision-making process.
- Fulfill society requirements, which vary by society. Unless upgrading from affiliate membership, all societies require two sponsor statements as part of each application.
- Agree to adhere to and sign the Member's Agreement, a Professional Conduct Statement, and any additional documentation requested by CFA Institute.

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### Robert J. Bingham, President, CFA

Year of Birth: 1959

Educational Background:

- Middlebury College receiving a BA in Mathematics and Economics

Business Experience:

- 02/2005 – Present; President and Chief Investment Officer, SKY Investment Group LLC

Disciplinary Information: None

Other Business Activities: Founder and President of Ridgidcore Group LLC, a development stage company which is seeking to commercialize a geometric alternative to hexagonal honeycomb in the aviation, marine and transportation industries. Mr. Bingham spends about 10 hours a month on this activity, none of those hours during market hours.

Additional Compensation: None

Supervision:

Robert Bingham is supervised by William Newman, Chief Compliance Officer. He reviews Mr. Bingham's client accounts through our client portfolio management system.

Mr. Newman's contact information:  
860-761-9700 bnewman@skyig.com

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**John Wright, Senior Portfolio Manager**

Year of Birth: 1957

Educational Background:

- Attended Middlebury College receiving a BA in French and Economics in 1979
- Attended Dartmouth's Tuck School of Business receiving his MBA with an emphasis in Finance in 1984

Business Experience:

- 01/2008 –Present; Senior Portfolio Manager, SKY Investment Group LLC
- 06/2006 – 11/2007; Institutional Sales, Fox-Pitt Kelton Cochran Caronia Waller LLC

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

John Wright is supervised by William Newman, Chief Compliance Officer. He reviews Mr. Wright's client accounts through our client portfolio management system.

Mr. Newman's contact information:  
860-761-9700 bnewman@skyig.com

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**Jared Soper, Senior Portfolio Manager**

Year of Birth: 1950

Educational Background:

- University of Denver; 8/73
- Colorado State University; 8/77; Masters Degree, Economics

Business Experience:

- 07/2020 – Present; Senior Portfolio Manager, SKY Investment Group LLC
- 01/1999 – 06/2020; Senior Portfolio Manager, YHB Investment Advisors Inc.

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Jared Soper is supervised by William Newman, Chief Compliance Officer. He reviews Mr. Soper's client accounts through our client portfolio management system.

Mr. Newman's contact information:  
860-761-9700 bnewman@skyig.com

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**Richard Pye, Portfolio Manager**

Year of Birth: 1998

Educational Background:

- University of Connecticut; 5/2020; Bachelor of Science Degree, Finance Major, Anthropology Minor

Business Experience:

- 05/2020 – Present; Portfolio Manager, SKY Investment Group LLC

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Richard Pye is supervised by William Newman, Chief Compliance Officer. He reviews Mr. Pye's client accounts through our client portfolio management system.

Mr. Newman's contact information:  
860-761-9700 bnewman@skyig.com

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**Margaret Hubbard**

Year of Birth: 1971

Educational Background:

- Attended Connecticut College receiving a BA in Mathematical Sciences in 1993

Business Experience:

- 03/2005 –Present; Senior Manager, Trading and Platform Services; SKY Investment Group LLC

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Margaret Hubbard is supervised by William Newman, Chief Compliance Officer. He reviews Ms. Hubbard's client accounts through our client portfolio management system.

Mr. Newman's contact information:  
860-761-9700 bnewman@skyig.com

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**John Waterman, Portfolio Manager & Head Trader**

Year of Birth: 1987

Educational Background:

- Attended Worcester Polytechnic Institute receiving a BS in Chemical Engineering in 2009

Business Experience:

- 06/2010 –Present; Bond Trader, SKY Investment Group LLC

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

John Waterman is supervised by William Newman, Chief Compliance Officer. He reviews Mr. Waterman's client accounts through our client portfolio management system.

Mr. Newman's contact information:

860-761-9700 bnewman@skyig.com

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**Catherine Mullen**

Year of Birth: 1987

Educational Background:

- Attended Williams College receiving a BA in Biology in 2010.

Business Experience:

- 03/2016 –Present; Account Manager; SKY Investment Group LLC

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

Catherine Mullen is supervised by William Newman, Chief Compliance Officer. He reviews Ms. Mullen's client accounts through our client portfolio management system.

Mr. Newman's contact information:

860-761-9700 bnewman@skyig.com

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**William Newman**

Year of Birth: 1959

Educational Background:

- Attended Connecticut College receiving a BA in American Studies and in Twentieth Century History in 1981.

Business Experience:

- 02/2005 –Present; Chief Financial Officer and Compliance Officer, SKY Investment Group LLC

Disciplinary Information: None

Other Business Activities: None

Additional Compensation: None

Supervision:

William Newman is supervised by Robert Bingham, President. He reviews Mr. Newman's client accounts through our client portfolio management system.

Mr. Bingham's contact information:

860-761-9700 [rbingham@skyig.com](mailto:rbingham@skyig.com)