

A summary of your advisory relationship with Savant Investment Group, LLC

INTRODUCTION

Savant Investment Group, LLC is registered with the Securities and Exchange Commission as an independent investment advisor offering discretionary asset management and advice for individuals, families, foundations, companies, and retirement plans since 1991.

It is important for you to understand the difference between brokerage and investment advisory services and the fees that both charge. Free and simple tools are available to you to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

RELATIONSHIP AND SERVICES

What investment services and advice can you provide me?

When you engage us, we serve as your fiduciary, meaning we are legally obligated to put your interests ahead of our own. As such, we monitor and provide discretionary management and investment advice to you. We also offer financial planning and consulting services which are detailed in our [Disclosure Brochure \(Item 4, Advisory Business\)](#).

As a part of our standard services and fiduciary duty, we continuously monitor your investments and try to ensure that they are managed in a manner consistent with your needs and objectives. This requires you to meet with us periodically and to inform us of any material changes in your financial situation.

All the accounts we manage are discretionary. We establish broad investment guidelines to manage your portfolio that have your written approval. We then purchase and sell investments on your behalf based on those guidelines without the need for you to approve the placement of every trade. For example, we may use this discretion to place trades to rebalance your account to meet your guidelines without needing your prior approval. You have the option to place limitations on the management of your portfolio within those written guidelines.

We primarily allocate your assets among a variety of investment products such as mutual funds, exchange-traded funds ("ETFs"), separately managed accounts, individual debt and equity securities, municipal securities and U.S. governmental securities in accordance with your investment objective. We are only limited when certain products or offerings are not available on the custodian's platform, however, we will work with you and offer advice. More detail can be found in our [Disclosure Brochure \(Item 4, Investment & Wealth Management Services\)](#).

We have an account minimum of \$100,000 of investable assets. We do manage less if your accounts are part of a family relationship.

FEES, COSTS, CONFLICTS & STANDARD OF CONDUCT

What fees will I pay?

Fees are deducted from accounts directly every quarter, in advance, and are based on assets under management as of the last day of the prior calendar quarter.

Conversation Starters...

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?

While we strive to reduce or eliminate fees you pay to invest, custodians, trust companies, banks and other financial institutions charge additional fees directly or indirectly related to accounts and investments such as transaction fees, custodial fees, fees related to mutual funds and variable annuities, and account maintenance fees. For the full extent of fees, depending on your investments, please refer to our [Disclosure Brochure \(Item 5, Additional Fees and Expenses\)](#)

ADDITIONAL INFORMATION You will pay fees and costs whether you make or lose money in 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 details, please refer to our [Disclosure Brochure \(Item 5, Fees and Compensation\)](#)

*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 is an example to help you understand what this means:

The more assets there are in your advisory account, the more you will pay in fees, and the firm will therefore have an incentive to encourage you to increase the assets in your account.

ADDITIONAL INFORMATION For information regarding conflicts of interest, please refer to our [Disclosure Brochure \(Item 12, Brokerage Practices\)](#)

How do your financial professionals make money?

Our advisors make money from three sources: base salary; a percentage of revenue share from fees earned through advisory services to your account(s); a discretionary bonus.

DISCIPLINARY HISTORY

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

No. We encourage you to visit Investor.gov/CRS for a free and simple search tool to research us and any other financial professional.

ADDITIONAL INFORMATION

You can find more information about our firm and services we provide on our website: <http://www.savantig.com>

For additional information or to request a copy of the Relationship Summary, you may visit our website, email compliance@savantig.com, or call 415-926-7200.

Conversation Starters...

Help me understand how these fees and costs might affect my investments. If I give you \$1,000,000 to invest, how much will go to fees and costs, and how much will be invested for me?

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

Conversation Starters...

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

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?