



## Client Relationship Summary - Form CRS –January 31, 2024

StraightLine Group, LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. Our firm's Firm Brochure (ADV Part 2A, can be found on our website at the bottom of each page and publicly at [IAPD - Investment Adviser Public Disclosure - Homepage \(sec.gov\)](https://www.sec.gov). *This is an amended CRS, See Appendix A for changes.*

### *What investment services and advice can you provide me?*

We offer Investment Advisor Services to retail investors that include Investment Management inside and outside of company sponsored retirement plans, and Financial Planning. StraightLine acts as your Fiduciary, which means we are obligated to always do what is in your best interest. We manage these advisory accounts on a discretionary (we make all changes and alert you that we have done so) and nondiscretionary (we recommend changes, but it is up to you to put them in place) basis - with account supervision guided by your objectives (Example: Conservative, Moderately Conservative, Balanced, Moderate Growth, Aggressive Growth). As part of our Discretionary Investment Management, we combine our institutional research and money management capabilities to develop a portfolio strategy to maximize your potential to achieve your financial goals. We review allocation models and update them as economic events warrant. Our Portfolio Allocation Services is a non-discretionary investment management service available only for employee sponsored retirement accounts.

Our Financial Planning services provide a collaborative and ongoing goals based financial plan. Financial Planning is included with our discretionary investment management, additional fees could apply if the planning is more complex or comprehensive in nature. We also offer financial planning as a standalone service under a one-year contract.

We do not have a minimum portfolio or account size, nor do we have any proprietary (owned by StraightLine) products. We provide investment advice and management regarding mutual funds and ETFs (Exchange Traded Funds), which are the primary investments we use for our client accounts. We provide management of stock positions for a small number of clients, and cash management services, but most of our work involves the use of funds.

**For additional information, please refer to our Form ADV Part 2A, Item 4 (Advisory Services) and 16 (Investment Discretion).**

#### *Conversation Starters - ask your financial advisor:*

- *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?*

For Discretionary Investment Management, our fees are tiered meaning the fee percentage is reduced as assets reach certain thresholds. Our maximum fee is .90% and our lowest fee .45%. Your actual fee will be a blended rate based on your total assets under management. These fees are usually charged on a quarterly basis in arrears and paid directly from accounts. Some legacy clients may pay these same fees in advance. For services to Employer Retirement Plan Sponsors, the annual fee is negotiated on a case-by-case basis and disclosed within the Advisory Agreement. The more assets there are in your advisory account, the more you will pay in fees; thus, the firm may have an incentive to encourage you to increase the assets in your account. The fee for our Portfolio Allocation Service is a flat \$3,600/year, paid quarterly in arrears. Clients may elect to be invoiced for the fees and pay by check or with credit card.

These management fees are the only way in which StraightLine is compensated. Only our clients pay us. In addition, you will incur charges related to expenses charged by mutual funds and ETFs to their shareholders, wire transfer and electronic fund fees, but generally you will not incur transaction fees. Such charges and fees are in addition to our advisory fee. If you cancel and have paid fees in advance you will receive a prorated credit for the unused portion, so long as more than one month prepaid still exists. If you cancel and paid fee in arrears, you will pay only the portion owed before cancelling. *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, please refer to our Form ADV Part 2A, Item 5 (Fees and Compensation).**

**Conversation Starters - ask your financial advisor:**

- *Help me understand how these fees and costs might affect my investment. 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 must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates a conflict 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.

**Transfers:** Our firm and our associated persons receive income from the management of accounts under our care at Charles Schwab. This creates a conflict if we recommend transferring an account to our care. Please refer to Item 5 (Fees and Compensation) of our Form ADV Part 2A. When transferring client accounts, the client's best interest will be the main determining factor.

We use Charles Schwab as the custodian for our clients' accounts. Schwab's services include research, brokerage, custody and access to mutual funds and other investments that are otherwise available only to institutional investors. Some of these other products and services assist us in managing and administering clients' accounts. You may or may not benefit from these additional services to StraightLine.

In addition, some of our advisers may be licensed insurance agents. When a client purchases insurance products from StraightLine we will receive a commission, commissionable compensation is a conflict of interest.

**For additional information please refer to our Form ADV Part 2A, Item 10 (Other Financial Industry Activities and Affiliations).**

**Conversation Starters - ask your financial advisor:**

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

**For additional information, please refer to our Form ADV Part 2A , Item 11 (Interest in Client Transactions and Personal Trading).**

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

Our financial professionals and our firm benefit from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors. Our professionals receive a salary that is set by reference to industry standards. They are also eligible to receive a bonus based on various factors – these can be individual goal-based, or firm goal-based and can be tied to growth in client base, assets under management, and net new assets. This could cause a conflict of interest as increasing assets in accounts may affect compensation.

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

No. A free search tool to research us and our financial professionals is available at [Investor.gov/CRS](http://Investor.gov/CRS).

**Conversation Starters - ask your financial advisor:**

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

**Additional Information**

Additional Information about our services is available by visiting [www.straightline.com](http://www.straightline.com). If you would like to request a copy of this relationship summary, contact us at [info@straightline.com](mailto:info@straightline.com) or telephone at 248-269-8366 or 877-338-4032.

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**Conversation Starters - ask your financial advisor:**

- *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?*

*Appendix A: Amendments include changes in our investment services and advice, specifically changing our financial planning services. Our fees have been changed for all services. We amended how our financial professionals make money to provide more information.*