

Form ADV Part 3- Client Relationship Summary StraightLine Group, LLC (March 11, 2026)

StraightLine Group, LLC (hereinafter referred to as "StraightLine" or "the Firm") is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. This document gives you a summary of the types of services and fees we offer. Additionally, please visit www.investor.gov/CRS for free, simple tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisers, and investing.

Below we have provided some key subject areas for us to discuss as well as some **conversation starters** to help generate additional dialogue. The *conversation starters* are there as examples of the types of questions you should consider asking of your financial professional.

What investment services and advice can you provide me?

We offer investment management advisory services to retail investors that include investment management inside and outside of company-sponsored retirement plans, portfolio allocation, cash management, and financial planning. As part of our standard services, we typically monitor client accounts on a regular basis. Our firm offers both discretionary advisory services (where our firm makes the decision regarding the purchase or sale of investments) as well as non-discretionary services (where the retail investor makes the ultimate decision) basis with account supervision guided by your objectives (example: Conservative, Moderately Conservative, Balanced, Moderate Growth, Aggressive Growth). As part of our Discretionary Investment Management Service, 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 Discretionary Cash Management Service is also provided for emergency reserves or short-to-intermediate term goals. Our Non-Discretionary Investment Management Portfolio Allocation Service is available only for employee-sponsored retirement accounts. Our Financial Planning Service provides a collaborative and ongoing goals-based financial plan. Financial Planning is included with our Discretionary Investment Management Service and 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 nor 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 and bond positions for a small number of clients, and cash management services, but most of our work involves the use of funds.

Please also see our Form ADV Part 2A ("Brochure") that can be found at <https://adviserinfo.sec.gov> for additional details.

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 our Discretionary Investment Management Service, fees are tiered meaning the fee percentage is reduced as assets reach certain thresholds. Our maximum fee is 0.90% and our lowest fee 0.45%. Your actual fee will be a blended rate based on your total assets under management as of the last trading day of each calendar quarter. 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. 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. For both services, clients can elect to be invoiced for the fees and pay by check or with credit card. The total fee and payment method are negotiable and disclosed in the client's Advisory Agreement. If you terminate our agreement and have pre-paid fees, you will receive a prorated credit for the unused portion, so long as more than one month of prepaid fees still exists. If you terminate our agreement and pay fees in arrears, you will pay only the portion owed before cancelling. Financial Planning fees will vary based on individual circumstances and range between \$2,400 to \$4,800. These fees are paid by check or credit card, in quarterly installments, in arrears.

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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.

For accounts managed by a sub-advisor, their fees are billed quarterly, in advance or in arrears. These fees are in addition to our management fees. *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 regarding our advisory fees, please see additional details in our firm's Form ADV Part 2A brochure that can be found at <https://adviserinfo.sec.gov>.

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 interests 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 that we provide you. Here are some examples to help you understand what this means.

- Our firm and our associated persons receive income from the management of accounts under our care at various custodians. This creates a conflict if we recommend transferring an account to our care. When transferring client accounts, the client's best interest will be the main determining factor.
- We recommend 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, this creates a conflict of interest since these services benefit us and you may or may not benefit from them.
- In addition, StraightLine is a licensed insurance agency and some of our advisers are licensed insurance agents. When a client purchases insurance products from StraightLine we will receive a commission: commissionable compensation is a conflict of interest.
- For more information regarding our firm's conflicts of interest, please see additional details in our Form ADV Part 2A brochure at <https://adviserinfo.sec.gov>.

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

How do your financial professionals make money?

Our financial professionals' 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. Please visit <https://adviserinfo.sec.gov> for free, simple tools to research firms and financial professionals, as well as educational materials about broker-dealers, investment advisers, and investing.

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. If you would like to request a copy of this relationship summary, contact us at info@straightline.com or telephone at 248-269-8366 or 877-338-4032.

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?