

## Client Relationship Summary

### Introduction

Elios Financial Group, Inc. is registered with the U.S. Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for retail investors 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.

### Relationships and Services

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

We offer investment advisory services to retail investors.

We offer a variety of financial planning and consulting services based on your financial goals and objectives. The services include a financial assessment service, second opinion service, comprehensive written financial plans, financial advice on individual matters or our ENVISION Financial Plan, which include a comprehensive financial plan, asset allocation planning, retirement planning, college funding, cash flow management, portfolio risk profiling, real estate strategies and tax planning.

We offer discretionary investment management services that consist of giving continuous advice to you about the investment of funds based on your individual needs and objectives. We work with you to determine an asset allocation and have discretion to reallocate account holdings and to make changes in your best interests based on an agreed upon investment objective. We may engage a Third-Party Money Manager to manage all or a portion of your account. Discretionary authorization will allow us to determine the specific securities, and the amount of securities, to be purchased or sold for your account without your approval prior to each transaction. This discretionary authority will also provide us with authorization to delegate discretionary investment management services any unaffiliated Third-Party Money Managers selected by us based on your investment objectives and portfolio strategy.

#### ***Additional Information:***

You can find more detailed information about the services we offer in Items 4 and 7 in our Firm Brochure.

#### ***Conversation Starters:***

1. "Given my financial situation, should I choose an investment advisory service? Why or why not?"
2. "How will you choose investments to recommend to me?"
3. "What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?"

### Fees, Costs, Conflicts, and Standard of Conduct

#### ***What fees will I pay?***

For our financial planning services, we charge an hourly or fixed fee. Our hourly rate ranges between \$100 and \$300 depending in the type of service provided. Our fixed fee ranges between \$1,500 and \$3,000. Our fees are negotiable and agreed upon in advance in writing. One half of the agreed upon fee is due at engagement with the remainder due at the conclusion of the financial planning service.

For our investment management, we charge a fee based on a percentage of assets under management. The fee is calculated and billed quarterly in advance using the following fee schedule:

Custodian Reported Account Value	Annual Investment Management Fee
First \$100,000	2.00%
Next \$150,000	1.50%
Next \$250,000	1.00%
Next \$1,500,000	0.75%
Next \$3,000,000	0.50%
Above \$5,000,000	Negotiable

The investment management fee is tiered. A tiered investment management fee means the applicable rate will be applied to the custodian reported value in each appropriate range of account value. In addition to our investment management fee, you may pay an annual program fee of 0.25%. The program fee is waivable at our discretion. For accounts that are managed

through our wrap program, the asset-based fees associated with the wrap program will include most transaction costs and fees to a custodian or financial services firm that has custody of the client's assets, and may be higher than a typical asset-based fee. These fees are also separate from internal management fees associated with mutual funds and exchange traded funds that comprise an investment portfolio. If a Third-Party Money Manager is chosen to assist with managing your account, our investment management fee does not include their fee, brokerage commissions, ticket charges, or other custodian related costs and expenses. For our referrals to Third-Party Money Manager service, we receive a portion of the Third-Party Money Manager's investment management fee. Our portion can be up to 50% of their fee. The exact amount will be disclosed to you in a Solicitor Disclosure Document, which is given upon engagement.

**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. You can find more detailed information about our fees and costs in Item 5 of our Firm Brochure.

**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?"

***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 as a fiduciary and not put our interest ahead of yours. Our asset-based fee may create 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 this means:

- a) Our financial professionals are independent life and health insurance agents, and they may recommend these services to clients. This other activity pays them commissions that are separate from our fees and give them a financial incentive to recommend and sell insurance products to our clients.
- b) Our financial professionals are registered representatives of an unaffiliated broker-dealer, and they may offer you products and services through the unaffiliated broker-dealer. Brokerage and advisory services are different, and the fees we and the broker-dealer charge for those services are different. Registered representatives charge a transaction-based commission each time they buy or sell a security in a brokerage account. As a result, they have an incentive to trade as much as possible to increase their compensation.

**Additional Information:**

You can find more detailed information about our conflicts of interest in Item 10 of our Firm Brochure.

**Conversation Starter:**

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

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

We pay our employees a base salary. Our Associate Wealth Advisors may receive a bonus based on a percentage of assets under management.

**Disciplinary History**

***Do you or your financial professionals have legal or disciplinary history?*** No.

**Additional Information:**

Visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research you and your financial professionals.

**Conversation Starter:**

"As a financial professional, do you have any disciplinary history? For what type of conduct?" No.

**Additional Information**

***You can find additional information about our investment advisory services and request a copy of our relationship summary using one of the following:*** Email: [jim@eliosfinancial.com](mailto:jim@eliosfinancial.com) Telephone: (440) 617-9100

**Conversation Starter:**

"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?"