

**GERWIN GROUP, INC.
FORM CRS
CUSTOMER RELATIONSHIP SUMMARY
JUNE 1, 2020**

Gerwin Group is registered with the Securities and Exchange Commission as a broker-dealer. Brokerage services and fees differ and it is important for you to understand these differences.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME

The firm offers the following products: mutual funds; variable and fixed annuities; and life insurance. We work with retirement plans, as well as non-retirement accounts. We will provide to you information regarding the particular products that you select and will help you to determine whether these products are suitable based on information that we obtain from you prior to any purchases.

Conversation starters to ask your financial professional:

- *Given my financial situation, should I choose a brokerage 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

The fees incurred will depend upon which product you select to purchase, i.e. fees related to mutual funds, variable and fixed annuities, and life insurance products. Prior to consummating any purchase, any and all fees will be discussed with you, including how frequently they are assessed and any conflicts of interest. The firm's relationship with these companies is solely in the capacity of a broker dealer. We do not receive any other compensation from these companies other than earned commissions.

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.

Conversation starter to ask your financial professional:

- *Help me understand how these fees and costs might affect my investments. For example, 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 the legal obligations to me when providing recommendations? How else does your firm make money and what conflicts of interest do you have?

"When we provide you with a recommendation, we have to 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 recommendations we provide you."

Conversation starter to ask your financial professional:

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

How do your financial professionals make money

Our financial professionals are compensated by commissions paid from the mutual fund and insurance companies upon the initial investment and periodic trail fees or 12b-1 fees for firm services to the customer.

Do you or your financial professions have legal or disciplinary history

"Yes we do have financial professionals with legal or disciplinary history."

Visit Investor.gov/CRS or FINRA.org Broker Check for a free and simple search tool to research us and our financial professionals.

Conversation starter to ask your financial professional:

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

ADDITIONAL INFORMATION

You can research our firm through the following websites: gerwingroup.com and use Broker Check link or FINRA.org and use BrokerCheck link. For up-to-date information or to request a copy of the relationship summary call (805)494-5005.

Conversation starter to ask your financial professional:

- *Who is my primary contact person? Is he or she a representative of a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*