

Strategic Asset Management Group Advisors, Inc. is an investment adviser registered with the Securities Exchange Commission (SEC). “Brokerage” and “investment advisory” services and fees differ among broker-dealers and investment advisers 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://investor.gov/CRS), which also provide 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 work closely with you to identify your investment goals and objectives, risk tolerance and financial situation in order to develop a suitable investment approach.

Accounts, Investment Offerings and Monitoring Services. We provide services to individual, joint, retirement, trust, estate and business accounts. We do not limit the scope of the universe of securities that we use in managing client accounts, but we predominantly use individual equities, fixed-income securities, mutual funds, exchange-traded funds (ETFs), and alternative investments to construct client portfolios. As part of our investment advisory services, our advisers and third-party managers monitor portfolio holdings and performance and conduct reviews on an ongoing basis.

Investment Authority. Primarily, we service client accounts on a *discretionary* basis. This means we have the authority to determine the type and quantity of securities to be bought or sold within your account without obtaining specific client consent in advance. In certain situations, we may agree to oversee an account on a *non-discretionary* basis for clients. In those circumstances, we act solely on the retail investor’s instructions or provide point-in-time investment advice and do not monitor their recommendations. Each client has the responsibility to advise us of their investment objectives, and any specific investment restrictions, in writing, applicable to their account.

Account Minimums and Other Requirements. We generally impose a \$1,000,000.00 minimum for starting and maintaining a separately managed account. This amount is subject to modification at our sole discretion.

For more detailed information about our *Advisory Business* and the *Types of Clients* we generally service, please see Items 4 and 7 in our [Form ADV, Part 2A Brochure](#).

Conversation Starter: Ask your financial professional –

- **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?**

Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay?

Asset-Based Fee. Clients participating in our “wrap-fee program” will pay a fee based on a percentage of your assets under our management. All Program fees are agreed upon prior to entering into an agreement with us and are subject to negotiation based on the circumstances of the client and other factors, such as, account size and type, the complexity, and the expertise required to help you with your investment strategy. Fees range between 0.75% -1.50% and are billed and payable quarterly, and in advance of services rendered.

Other Fees & Costs. You may incur additional fees outside of what we charge you for the wrap fee program. The fees that third parties may impose, directly or indirectly, include, but not limited to, custodial, brokerage, and transaction fees, as well as, mutual fund expenses, securities transaction fees or other fees and taxes required by law. You pay these fees to other entities, and we do not receive any portion of them.

Additional Information. A wrap-fee account may cost more than a transaction-based fee account, but you may prefer an asset-based fee account if you want continuing advice; you want someone to make investment decisions for you; or you prefer the certainty of a quarterly fee regardless of the number of transactions you have. From a cost perspective, you may prefer a transaction-based account if there are infrequent trades in your account or if you plan to buy and hold investments for longer periods of time. **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: Ask your financial professional –

- **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 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 investment advice we provide you. Here are some examples to help you understand what this means:

- With investment advisory accounts, because our fee is based on the amount of your assets under our management, the more assets you entrust us to manage, the more you will pay us for our services. This could result in a financial incentive for us and encourage you to increase the amount of assets that you have in your account(s).
- Some of our supervised persons are insurance agents/registered representatives of a broker-dealer (Lincoln Investment), who offers commission-based services outside their capacities as representatives of our investment advisory firm. This presents a conflict of interest, because they can recommend that you purchase insurance or commission-based products based upon the compensation that the firm will receive, rather than your individual need. You are not under any obligation to purchase those products through any of those representatives.
- We may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts (IRAs) that we manage for an asset-based fee. If we don't currently manage your account held with your employer's plan, this will increase our compensation.

Conversation Starter: 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 primarily compensated based on a percentage of the advisory fees collected with respect to the clients they service. This is a conflict of interest because our financial professionals may be incentivized to increase assets under management in order to increase the firm's revenue from advisory fees. In addition, some of our financial professionals are registered representatives of a broker-dealer and receive commissions on the sale of securities when acting in that capacity as well as a percentage of mutual fund sales charges ("12b-1 fees"). This creates a conflict of interest which is mitigated by refunding such 12b-1 fees. Our financial professionals also receive a referral fee when they refer you to a third-party adviser. You will not pay any more to that third party adviser as a result, but it does create an incentive for us to refer you to that third party adviser. Nevertheless, as a fiduciary, our recommendations are based on your needs and suitability.

Does your firm or financial professionals have legal or disciplinary history?

NO. Please visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals' legal and disciplinary history.

Conversation Starter: Ask your financial professional –

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

For additional information about our services, please see our [Form ADV, Part 2A Brochure](#). You may request updated information and a copy of our *Customer Relationship Summary* by contacting our Chief Compliance Officer at (954) 473-1110 or visit www.1samgroup.com.

Conversation Starter: Ask your financial professional –

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

For more detailed information about our firm's fees and conflicts of interest, please review Items 4, 5, 10, 11, and 12 of our [Form ADV, Part 2A Brochure](#).

Disciplinary History

Additional Information