

## ET George Investment Management, LLC

### Form CRS Customer Relationship Summary

February 24, 2021

#### Introduction

ET George Investment Management, 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 these 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 adviser, and investing.

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

We offer investment advisory services to retail investors including portfolio management services. If you retain our firm for portfolio management services, we will meet with you in person if possible, otherwise by phone and computer to determine your investment objectives, risk tolerance, and other relevant information at the beginning of our advisory relationship. We will use this information we gather to develop a strategy that enables our firm to give you continuous and focused investment advice and/or to make investments on your behalf. Once we construct an investment portfolio for you, we will monitor performance and rebalance your portfolio's performance on an ongoing basis. If you participate in our discretionary portfolio management services, the authorization will allow us to manage your account without your approval prior to each transaction. You can limit our discretionary by providing our firm with your restrictions and guidelines in writing. If you were to enter into a non-discretionary arrangement with our firm, we must obtain your approval prior to executing any transactions on behalf of your account.

ET George Investment Management also offers financial planning services which typically involve providing a variety of advisory services to clients regarding the management of their financial resources based upon an analysis of their individual needs. If you retain our firm for financial planning services, we will meet with you to gather information about your financial circumstances and objectives and make investment allocation recommendations based on your investment profile. You will be responsible for implementing our investment advice.

ET George Investment Management offers retirement consulting services to employee benefit plans and their fiduciaries based upon the needs of the plan and the services requested by the plan sponsor or named fiduciary. This service typically includes an existing plan review and analysis, plan-level advice regarding fund selection and investment options, education services to plan participants, investment performance monitoring and/or ongoing consulting. Consulting services are non-discretionary and advisory in nature, meaning you make the ultimate decision regarding the purchase and/or sale of investments.

We offer investment advisory services to individuals, trusts, estates, charitable organizations, corporations, and other business entities. In general, we require a minimum of \$350,000 to open and maintain an advisory account.

Depending on the situation, we will consider waiving this minimum account size. **For additional information, please refer to ET George's ADV, Part 2A brochure, items 4 and 7 at <https://adviserinfo.sec.gov/firm/brochure/167296>.**

#### **Conversation Starters.** 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?*

#### What fees will I pay?

For Portfolio Management Services you will be charged an ongoing **asset-based** management fee based on the assets under management in accordance with the fee schedule presented in your agreement. Fees are typically charged quarterly in advance based on the value of your account on the last day of the previous quarter. Our current fee schedules are described in Item 5 of the Form ADV Part 2. If you are only engaging our financial planning and/or retirement consulting services, you will be charged an hourly fee of \$250 for financial planning and retirement planning and consulting services. **For additional information, please refer to ET George's ADV, Part 2A brochure, item 5 at <https://adviserinfo.sec.gov/firm/brochure/167296>.**

Portfolio management clients generally pay a tiered management fee ranging from 1.25% to 0.45%, depending on the size of your account. We generally combine the account values of family members living in the same household to determine the applicable advisory fee. Combining account values will increase your total assets under management, which could result in your paying a reduced advisory fee percentage. Although the effective management fee rate decreases the larger your account, the total management fees you will pay will likely increase as you increase the total amount of assets under our management, and therefore we generally have an incentive to encourage transferring or depositing additional assets into your account.

**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 Starters.** 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.

- If our firm recommends transferring your assets to be managed by our firm, you will pay our management fee for the transferred assets.

**For additional information, please refer to ET George's ADV, Part 2A brochure, Item 10 at <https://adviserinfo.sec.gov/firm/brochure/167296>.**

**Conversation Starters.** 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?**

The management fees provide the funds necessary to run our business such as employee's salaries, rent and utilities, office equipment/supplies and my compensation is what is left.

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

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starters.** Ask your financial professional –

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

**Additional Information**

**For additional information about our services**, including up-to-date information about the firm and/or a copy of this disclosure, please call Ernest T. George III at 662-323-8045.

**Conversation Starters.** Ask your financial professional –

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