

R.H. Investment Group, LLC
Form ADV Part 3: Relationship Summary
Date: June 29, 2022

Introduction

R.H. Investment Group, LLC (RHIG) is registered with the U.S. Securities and Exchange Commission as an investment adviser. Investment advisory and brokerage services and compensation methods differ and it is important that you understand the difference between the two. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS> , which also provides educational materials about broker-dealers, investment advisers, and investing.

What Investment Services and Advice Can You Provide Me?

We principally offer investment advisory services to retail investors in the form of investment management services in which we manage your designated account(s). RHIG will discuss your investment goals and design an investment strategy to assist you in achieving your investment goals. When providing investment management services, RHIG will monitor your account on an ongoing basis and contact you at least annually to discuss your portfolio. Our consulting services are typically not ongoing in nature. For more information concerning the firm's services, please see Items 4, 7, 8 and 13 of our [Form ADV Part 2A](#). RHIG provides investment management services on a discretionary basis (where we have the authority to determine the type and amount of securities to be bought or sold in your account). For more information concerning the use of discretion please see Item 16 of our [Form ADV Part 2A](#).

When providing investment management services, we primarily recommend individual securities, including stocks and bonds, and investment company securities, such as exchange traded funds and mutual funds, but may also recommend any security available through your custodian/broker-dealer that may be suitable for you based on your specific circumstances and needs. We do not recommend or offer advice on any proprietary products when providing you services,.

While RHIG does not impose a minimum annual fee, the firm generally does require a minimum of \$750,000 in assets under management in order to open an account. RHIG reserves the right to waive this minimum assets under management level in its sole discretion.

Questions to ask us: 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?

Fees charged for our investment management services are charged based on a percentage of assets under management, billed in advance on a calendar quarterly basis, and calculated based on the market value of the assets under management on the last day of the previous billing period. The annual fee for investment management services will be based upon a fee schedule that is found in Item 5 of [Form ADV Part 2A](#) and which varies depending upon the amount of your assets under our management. Because our fee is based upon the value of your account, we have an incentive to recommend that you increase the level of assets in your account. When engaging us for investment management services you will also incur fees and expenses charged by other parties. The broker-dealer/custodian on your account will charge you fees and expenses including, but not necessarily limited to, brokerage commissions, transaction fees, custodial fees and various service fees. Additionally, you will also incur internal management fees and expenses by any mutual funds or exchange traded funds we purchase in your account.

You will pay fees and costs whether you make or lose money on your investments. These 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 about the fees we charge and the other fees and expenses you will incur please see Items 5, 12 and 14 of [Form ADV Part 2A](#).

Questions to ask us: 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 is an example to help you understand what this means:

If you rollover an IRA or 401k account to our firm or otherwise transfer any other account to our firm, we will charge your account and make money. If you decide to not rollover the IRA or other account to our firm, we will not make money. Therefore, we have an incentive for you to move your account to us even if it is not in your best interest.

For more information about our conflicts of interests and the ways we are compensated please see Item 5, Item 12 and Item 14 of our [Form ADV Part 2A](#).

Questions to ask us: How might your conflicts of interest affect me, and how will you address them?

How do your financial professionals make money?

Ehren Haymore is RHIG's sole financial professional and is compensated based on the net profits of RHIG. Neither RHIG nor Ehren Haymore receive any commissions in connection with providing investment advice to clients. RHIG does not directly or indirectly compensate any person for client referrals.

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

No, neither RHIG nor our investment adviser representatives have a legal or disciplinary history to report. You can access a free and simple tool to look up more information about us and our investment adviser representatives at <https://www.investor.gov/CRS>.

Questions to ask us: As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information about RHIG

Additional information about RHIG, along with copies of our disclosure brochure and this relationship summary, is available on the SEC's Investment Adviser Public Disclosure website at <https://adviserinfo.sec.gov/firm/brochure/115994>. For up-to-date information and to request a copy of the relationship summary, we can be reached by phone at 480-703-7872.

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