

Rehmann Capital Advisory Group, LLC
Form CRS Customer Relationship Summary
June 2023

Rehmann Capital Advisory Group, LLC (RCAG) is an Investment Adviser registered with the Securities and Exchange Commission. Investment Advisory and Brokerage 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://investor.gov/CRS). Educational materials about broker-dealers, investment advisers and investing can also be found here.

What investment services and advice can you provide me?

Our advisory services include Asset Management and Financial Planning & Consulting for retail clients. If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, goals and risk tolerance. Based on what we learn we'll recommend a portfolio of investments that is monitored regularly, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. We'll offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

We tailor our wealth management services to your needs and manage your account on a discretionary basis unless otherwise requested. Discretionary authority allows us to decide the type and amount of securities to be bought or sold for your account and when to invest without consulting you first. We maintain this discretion until it is revoked (e.g., by termination of our agreement or upon written instruction from you). We do not restrict our advice to limited types of products or investments. Our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us.

Financial Planning & Consulting is offered as a separate service for an additional flat and/or hourly fee. We do not monitor your investments for the Financial Planning & Consulting service.

Additional information about our advisory services can be found in Item 4 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/123047>.

CONVERSATION STARTERS: Ask your financial professional: Given my financial situation, should I choose a brokerage service or 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?

You will pay an on-going quarterly fee based on the value of the assets in your account. All fees will be automatically deducted from your advisory account. The more assets there are in your account, the more you will pay in fees and the firm may therefore have an incentive to encourage you to increase the assets in your account. Financial Planning & Consulting fees are based on several factors including time and labor, the nature and complexity of your situation and any special circumstances involved.

Fee paying arrangements are determined on a case-by-case basis. Clients may also pay additional fees and/or expenses, which are separate and distinct from our asset-based fee. Examples may include, but are not limited to: custodial fees, account maintenance fees, fees related to mutual funds and exchange-traded funds, transaction charges when purchasing or selling securities and other product-level fees associated with your investments. Clients who hire our services on a dual-contract basis will pay additional management fees directly to the third-party with whom the client has also contracted. These fees are separate and distinct from our fees.

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.

Additional information about our advisory services can be found in Item 4 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/123047>.

CONVERSATION STARTER: Ask your financial professional the following questions: 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 providing recommendations? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor, 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:

Your Advisor may also be a licensed insurance counselor. This allows them to advise you on the purchase of certain insurance products and receive a fee for that advice. As a result your Advisor may have an incentive to make recommendations to you in order to receive this additional compensation.

Additional information about our conflicts of interest can be found in Item 5 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/123047>.

CONVERSATION STARTER: Ask your financial professional the following questions: 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 through a combination of salary and bonus. Salary is based on general revenue of the firm and the professional's experience in the field. Bonuses are discretionary and reflect the overall success of the firm and the individual. Unless licensed to sell insurance, our financial professionals receive no product sales commissions or other forms of payment.

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

No for our firm. Yes for our financial professionals. Visit www.investor.gov/CRS for a free and simple search tool to research our firm and financial professionals.

CONVERSATION STARTER: Ask your financial professional the following questions: As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information

For additional information about our services or to request a copy of Form CRS, please contact us at:

4086 Legacy Parkway, Lansing MI 48911; Phone: (517) 316-2400.

Nicole Spitzley, Chief Compliance Officer; Phone: (517)-316-2438

CONVERSATION STARTER: Ask your financial professional the following questions: 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 the person is treating me?

Rehmann Financial Network, LLC
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Rehmann Financial Network, LLC is a broker-dealer registered with the Securities and Exchange Commission. 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). Educational materials about broker-dealers, investment advisers and investing can also be found here.

What investment services and advice can you provide me?

As a broker-dealer we can recommend and facilitate securities transactions for you, including buying and selling securities (including investment funds and investment products) held in accounts directly with the issuer of the securities purchased (sometimes referred to as “directly held accounts”). It is important to note the following:

- **Account Monitoring:** While we remain available to assist you after facilitating a securities transaction for you (including those we recommend to you). We do not monitor your account on an ongoing basis.
- **Investment Authority:** We offer non-discretionary services. We can recommend investments to you and facilitate the recommended transactions on your behalf, but you are ultimately responsible for making the decision whether to purchase or sell investments.
- **Limits on Investment Offerings:** We offer mutual funds, variable annuities and variable life insurance on an application way basis. We do not hold customer funds or safekeep customer securities.
- **Account Minimums and Other Requirements:** We do not have any minimum account requirements for our brokerage accounts, but some of the investments you can purchase through us may have minimum investment requirements.

CONVERSATION STARTERS: Ask your financial professional: Given my financial situation, should I choose a brokerage service or 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?

We are paid each time you make a new investment. This payment is typically called a “commission,” but it may also be called a “sales charge” or a “markup.” This kind of payment presents a conflict for us because it creates an incentive to encourage you to trade more and make additional investments. The commission rate or amount varies, depending on the investment and the size or amount of the transaction. Below is information about the fees and costs you will typically pay or bear for the types of investments generally purchased or traded by our retail investors. It is important to note the following:

- **Mutual Funds:** You will typically pay an up-front sales charge when you buy shares in a mutual fund. Mutual funds also deduct other ongoing fees such as 12b-1 fees, management fees, or servicing fees, from fund assets.
- **Insurance Products:** When you purchase an insurance product like a variable annuity or life insurance policy you will indirectly pay a commission, which is factored into the cost of the insurance and is paid by the issuing insurance company to us.

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 the following questions: 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 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 to you. Here are some examples to help you understand what this means:

- We have conflicts of interest in recommending products to you because of the limited number of fund sponsors that we have established relationships with. There may be other fund sponsors, in which you could invest, that may provide less risk and/or greater returns than the funds we offer.
- We are paid each time you make a new investment. These transaction-based payments, or commissions, create a conflict of interest for us because of the incentive to encourage additional investments. Additionally, some fund companies pay us ongoing marketing and distribution payments, called 12b-1 fees. These payments create an incentive for us to sell you investments that entail such payments. Since the amount of compensation we receive varies, we have an incentive to sell you those investments that pay us more compensation.

CONVERSATION STARTER: Ask your financial professional the following questions: 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 paid transaction-based compensation on sales (i.e., a commission) in an amount based upon a percentage of the investment amount that you buy. In addition, our financial professionals may be compensated through a combination of salary and bonus. Salary is based on general revenue of the firm and the professional's experience in the field. Bonuses are discretionary and reflect the overall success of the firm and the individual.

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

No for our firm. Yes for our financial professionals. Visit www.Investor.gov/CRS for a free and simple search tool to research our firm and financial professionals.

CONVERSATION STARTER: Ask your financial professional the following questions: As a financial professional, do you have any disciplinary history? For what type of conduct?

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