

Introduction

Our firm, SageView Advisory Group, LLC, is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you, as a retail investor, to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We are a registered investment adviser that offers investment advisory services to retail investors. Our advisory services available to retail investors include Asset Management, Financial Planning, and SageView Personalized Portfolios. If you open an advisory account with our firm, we will meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we will recommend a portfolio of investments that is monitored at least quarterly, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. We will offer you advice on a regular basis and contact you at least annually to discuss your portfolio. We do not restrict our advice to limited types of products or investments and our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us. Financial planning is also offered as a separate service.

You determine whether we are allowed to buy and sell investments in your account on a regular and ongoing basis according to the plan that you have agreed to, without first contacting you (“discretion”) or only buy and sell investments in your account after receiving your permission for each transaction (“non-discretion”). Any limitations will be described in the signed advisory agreement. We will have this authority until the advisory agreement is terminated by you or our firm.

In retirement plans for which we provide Retirement Plan Consulting and/or Retirement Plan Asset Management Services, we may also provide web-based participant advisory or managed account services. SageView Online Advice is a non-discretionary service for participants who wish to manage their own retirement accounts. SageView Personalized Portfolios is a managed account service for participants who wish to have an investment manager select their investments from among the plan’s available investment options (and if authorized by participant, other investment options available exclusively for use in SageView Personalized Portfolios) and manage their account for them. We monitor, rebalance, and reallocate SageView Personalized Portfolios assets periodically (typically quarterly) to respond to market performance and to help account performance over time. Under SageView Personalized Portfolios, we have discretionary authority over allocating the participant’s account.

Additional information about our advisory services is located in Item 4 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/126777>.

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?

Asset Management: You will be charged an ongoing quarterly fee based on the value of the investments in your account. Our maximum annual fee is 2.00% of the assets under management. Alternatively, you may be charged on a fixed fee basis, in which case, our fees will range from \$200,000 and below. Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. In general, the more assets you have in your advisory account, the more you will pay in fees. As such, we may have an incentive to encourage you to increase the assets in your advisory account. Our firm’s fees will be automatically deducted from your advisory account. In rare cases, our firm will agree to send you invoices rather than automatically deduct our firm’s fees from your advisory account.

Financial Planning & Consulting: Our flat fees range from \$500 to \$50,000 and our maximum hourly rate is \$500 for our financial planning and consulting services. We may charge an upfront retainer of 50% of the total estimated fee when you sign an agreement with the balance due upon delivery of the financial plan or consultation.

SageView Personalized Portfolios: We charge plan participants who elect to use our SageView Personalized Portfolios Program monthly or quarterly based upon the average daily balance of their account. The exact fees applicable to each client account shall be indicated on the executed client and participant agreement(s).

Related to the Asset Management and SageView Personalized Portfolios services listed above: The custodian that holds your assets may charge you a transaction fee when we buy or sell certain investment products for you. The custodian transaction fees are in addition to our firm’s fees for our Asset Management service. You may also pay charges imposed by the custodian holding your accounts for certain investments and maintaining your account. The investments held in your account at the custodian may assess fees which are reflected as an expense ratio. These expenses are paid to the investment management firm and deducted from the gross return of the investment. These expenses pay the cost of operating and managing the investment that you hold. These fees are incurred by mutual funds, exchange traded funds, insurance companies, and other investments products. In certain cases, we may refer you to third party money managers,

sub-advisers, and/or separate account managers who will assist us with managing your account. If selected, they will charge you a fee, which will be described to you in their Form ADV and/or agreement.

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 fees and costs is located in Item 5 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/126777>.

Question 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 are some examples to help you understand what this means:

Some of our principals/investment adviser representatives are registered representatives with Cetera Advisor Networks, LLC (CAN) and Cetera Advisors (CA), registered broker-dealers and Members FINRA/SIPC, as well as licensed insurance agents. In such capacities, they may recommend securities products and/or insurance products and receive normal and customary commissions as a result of these transactions.

Fidelity Brokerage Services, LLC (Fidelity) and Charles Schwab & Co. (Schwab) offer us services intended to help manage and further develop our business enterprise. Fidelity and/or Schwab may provide some of these services themselves or arrange for third-party vendors to provide the services to us. They may also discount or waive fees for some of these services or pay all or a part of a third party's fees. As a result of receiving these services, we may have an incentive to continue to recommend our clients' use of Fidelity and Schwab.

Various product wholesalers may provide financial assistance to allow us to sponsor our various educational seminars. This support is not directly tied to our use of their products, nor is it contingent upon any future business to be directed to their products.

Additional information about our conflicts of interest is located in Items 10,12 & 14 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/126777>.

Question to Ask Us:

- **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 based on the revenue our firm earns from their advisory services or recommendations, the amount of client assets they service, and the time and complexity required to meet a client's needs. In addition, they are compensated based on the type of product sold in their capacities as insurance agents and registered representatives as described in the preceding section.

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

Yes, our firm/ financial professionals have legal and/or disciplinary disclosures. Visit www.Investor.gov for a free and simple search tool to research our firm and our financial professionals.

Questions to Ask Us:

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

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching **CRD #126777**. You may also contact our firm at **(800) 814-8742** to request a copy of this relationship summary and other up-to-date information.

Questions to Ask Us:

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