

The Sherry Group, Inc.
June 26, 2025
FORM CRS

The Sherry Group, Inc. is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, 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 advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: **Financial Planning Services; Portfolio Management Services; Selection of Other Advisers;**

Account Monitoring: *If you open an investment account with our firm, as part of our standard service we will monitor your investments on an ongoing basis and will conduct account reviews at least annually.*

Investment Authority: We manage investment accounts on a **discretionary** basis whereby **we will decide** which investments to buy or sell for your account. We have discretion to select, retain or replace third-party managers to manage your accounts. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. We also offer **non-discretionary** investment management services whereby we will provide advice, but **you will ultimately decide** which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.

Investment Offerings: We offer advice on equity securities, corporate debt securities (other than commercial paper), certificates of deposit, municipal securities, variable life insurance, variable annuities, mutual fund shares, United States government securities, options contracts on securities, money market funds, REITs and ETFs.

Account Minimums and Requirements: In general, we require that clients have at least \$100,000 in assets under management; however, exceptions may be made to this requirement at our sole discretion. A \$300 administrative fee may be assessed to accounts under \$100,000.

Detailed information regarding our services, fees and other disclosures can be found in our [Form ADV Part 2A brochure](#) Items 4 and 7

Key Questions to 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?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services.

- **Asset Based Fees** - Our asset-based fees for portfolio management is based on a percentage of your assets we manage. Our annual portfolio management fee is billed and payable quarterly in arrears based on the value of your account on the last day of the calendar quarter. This presents a conflict of interest as we are financially incentivized to encourage you to place more assets in your advisory account as you will pay more in advisory fees.
- **Hourly Fees** - Hourly charges are based on a rate of \$175-\$250 per hour for services rendered by the registered advisor. Charges for administrative services are charged at a rate of \$50 per hour. Clients will receive an invoice showing hours worked and broken out by each hourly rate. Fees will be payable within 30 days after the date of the invoice.
- **Fixed Fees** - Fixed rate charges will be based on specific projects. These projects will specify the type of project, the tasks performed, and the specified outcome, or deliverable to the client. In addition to such hourly/fixed fees, Client is also responsible for paying all out-of-pocket costs incurred by Advisor in providing the hourly/fixed fee services.
- **Fees for Model Portfolios**- Clients utilizing model portfolios will be subject to an additional asset management fee based on average daily balance, billed monthly in arrears.
- **Fees for Retirement Plan Consulting Services**-TSGI charges an advisory fee not to exceed .50% annually, This advisory fee is charged quarterly, in arrears, based on the value of the plan as of the last business day of the quarter. The advisory fee, which is negotiable at TSGI's sole discretion, is separate and apart from charges imposed by unaffiliated third parties.
- **FeesThird Party Advisory Program** - Advisory fees charged by third party money managers, which are separate and apart from our fees.
- **Other Fees & Costs.** In addition to our advisory fee, you will also be responsible for third party manager and/or platform fees, custody fees, account administrative fees, fees and expenses related to mutual funds and exchange-traded funds and applicable securities transaction 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. For detailed information, refer to our [Form ADV Part 2A](#) brochure Items 5 and 6.

Key Questions to 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.

- **Third-Party Payments Registered Representative:** Persons providing advice on behalf of our firm are registered representatives with a broker-dealer. These persons receive compensation in connection with the purchase and sale of securities or other investment products. Compensation earned by these persons is separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend investment products based on the compensation received rather than solely based on your needs.
- **Third-Party Payments Insurance Agent:** Persons providing investment advice on behalf of our firm are licensed as independent insurance agents. These persons will earn commission-based compensation for selling insurance products. Insurance commissions are separate and in addition to our advisory fees. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs.
- **Client Referrals-** TSGI directly compensates non-employee (outside) consultants, individuals, and/or entities (Solicitors) for client referrals. Solicitor/Promoter making the referral to our firm will receive a percentage of the advisory fee the client pays our firm for as long as the client remains a client with our firm, or until such time as our agreement with the Solicitor expires. A client will not pay additional fees because of this referral arrangement. Referral fees paid to a Solicitor are contingent upon a client entering into an advisory agreement with our firm. This creates a conflict of interest; because there is a financial incentive to recommend our firm to a client for advisory services.

Key Questions to Ask Your Financial Professional

- **How might your conflicts of interest affect me, and how will you address them?**

Refer to our [Form ADV Part 2A brochure](#) Item #4, #10 #15 to help you understand what conflicts exist.

How do your financial professionals make money?

Our financial professionals are compensated based on a percentage of the revenue earned from assets under management. This means financial professionals have an incentive to increase the asset size in the relationship or solicit new business, which can limit the financial professionals' availability from time to time. As noted above, persons providing investment advice on behalf of our firm are registered representatives with a broker dealer and are also licensed independent insurance agents.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple research tool.

Key Questions to Ask Your Financial Professional

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 870-425-8252 or [Form ADV Part 2A brochure](#).

Key Questions to Ask Your Financial Professional

- **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?**