

Introduction

GEG Advisor LLC, is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at [Investor.gov/CRS](https://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, including Portfolio Management and holistic consulting services to clients. We actively monitor investments to ensure they align with your goals by reviewing the activity of each customer account against their stated investment objectives and strategy.

You can select in our agreement whether we are allowed to buy and sell investments in your account without asking you in advance (“discretion”) or only after receiving your permission (“non-discretion”). If you select non-discretion, you make the ultimate decision regarding the purchase or sale of investments. Any limitations will be described in the signed advisory agreement. We will have discretion or non-discretion until the advisory agreement is terminated by you or our firm.

We do not restrict our advice to limited types of products or investments.

Our firm generally requires a minimum account balance of \$25,000.00 to open an account for our asset management and consulting services. Exceptions to the minimum account balance may be made on a case-by-case basis.

Additional information about our advisory Business is in our Firm Brochure, which is available online at:

<https://adviserinfo.sec.gov/>

Conversation Starters:

- ***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 those qualifications mean?***

What fees will I pay?

You will be charged an ongoing annual fee applied daily, quarterly or yearly based on the value of the assets in your account. The maximum fee for our asset management and consulting services is 1.5%. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your advisory account to increase our fees. 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. Our firm also will deduct these fees automatically your advisory account per our existing contractual agreement. Please note there may be lower fees available elsewhere as different firms may charge different fees.

In addition to our advisory fees, investments like mutual funds and third-party managed investments may incur additional fees, such as product-level charges including “surrender charges” to sell variable annuities. Custodian fees, including transaction costs incurred when purchasing or selling an investment for your account, may also apply. Regardless of investment performance, these fees and costs will be an ongoing responsibility and impact overall investment returns.

In certain cases, we may select third party money managers/sub-advisers to assist us with managing your account. If selected, they will charge you a fee, which will be described to you in their Form ADV 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 is in our Firm Brochure, which is available online at:

<https://adviserinfo.sec.gov/>

Conversation Starters:

- ***Help me understand how these fees and costs may 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. This is because we receive compensation based on the amount of assets we manage on your behalf, therefore, we have an incentive to increase the assets that we manage for our clients in order to obtain a greater compensation. You should understand and ask us about these conflicts because they can affect the investment advice we provide you.

Conversation Starters:

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

Additional information about our conflicts of interest is in our Firm Brochure, which is available online at:

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How do your financial professionals make money?

Our financial professionals are compensated based on client assets under management and performance fees as specified in the advisory agreement.

As discussed above, our financial professionals can earn additional money by advising you to invest with third party money managers and sub-advisers, which charge a separate fee.

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

No. Neither GEG Advisors LLC nor any of its personnel have been subject to any such legal or disciplinary events. Please visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters:

- ***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 #337347. You may also contact our firm at 305-933-8850 to request a copy of this relationship summary and other up-to-date information.

Conversation Starters:

- ***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?***