

Skyview Pinnacle, Inc.  
Customer Relationship Summary  
0126/2026

Skyview Pinnacle, Inc. (“the Firm,” “We,” “Our” or “Us”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you, our client, to understand the differences. Free and simple tools are available to you so you can research firms and financial professionals at: [Investor.gov/CRS](https://Investor.gov/CRS). This website also provides educational materials about broker-dealers, investment advisers, and investing.

**WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?**

Our Firm offers portfolio management and financial planning services to retail investors. Investment management services are provided on a discretionary basis, which means that we can make changes to your portfolio without first obtaining your express prior permission. We regularly monitor your investment accounts and make investment changes when necessary. Our Firm does not require a minimum account size. We do not offer any proprietary products.

When we manage your assets, we act as a fiduciary, which means that we must prudently take care of your money and must, at all times, act for your benefit.

We will provide a detailed financial plan for clients who request such a plan. You can find a more detailed description of our services in our Form ADV Part 2A: <https://adviserinfo.sec.gov/>

***CONVERSATION STARTERS, 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?**

Our portfolio management fees are based on a percentage of Assets under Management. Asset Management fees are deducted by the qualified custodian of record on a quarterly basis in advance, based on the value of the account on the first day of the current quarter, or as otherwise indicated in the client agreement. We may negotiate fees based upon factors such as account size, a client’s relationship with the Firm, workload and complexity of assets being managed.

Under a standard discretionary portfolio management agreement, in addition to the fees we charge, you may also pay Transaction Fees and fees charged by individual Mutual Funds, Separate Account Managers or Variable Annuities.

We charge a fixed fee for financial planning services. The exact fixed fees for financial planning services offered by the firm may be charged based on a flat fee or hourly fee. The exact fee will be determined in advance based on the agreement between the client and the firm and based on the information provided by the client at that time or the complexity of the plan. Fees may be waived or reduced at Skyview Pinnacle’s discretion.

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. You can find more detailed information about fees in our ADV Part 2A: <https://adviserinfo.sec.gov/>

***CONVERSATION STARTERS, 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 a conflict 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.*

**Example:** Certain investment adviser representatives of the Firm are also licensed as insurance agents. These representatives will earn commission-based compensation for selling insurance products, including insurance products they sell to you. Insurance commissions earned by these representatives are separate and in addition to our advisory fees. This practice presents a conflict of interest because persons providing investment advice on behalf of the firm who are insurance agents will have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. Clients always have the right to act on any insurance product recommendations made, and if they do decide to act have the right to do so through the investment or insurance professional of their choosing.

***CONVERSATION STARTER, ask your financial professional:***

***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 a portion of the fee we charge you after our expenses are paid. Each individual may receive a percentage of the fee you pay based on their participation in servicing and advising your accounts. In addition, investment adviser representatives who are also licensed as insurance agents may earn insurance commissions as stated above.

## **DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

No, neither our Firm, nor any of our Advisory Affiliates have a disciplinary history. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our Firm and our financial professionals.

***CONVERSATION STARTER, ask your financial professional:***

***AS A FINANCIAL PROFESSIONAL, DO YOU HAVE ANY DISCIPLINARY HISTORY? FOR WHAT TYPE OF CONDUCT?***

## **ADDITIONAL INFORMATION**

You can obtain additional up-to-date information and/or request a copy of the relationship summary by calling: (813) 716-3581 or emailing us at: [michelle@skyviewpinnacle.com](mailto:michelle@skyviewpinnacle.com).

***CONVERSATION STARTER, ask your financial professional:***

***WHO IS MY PRIMARY CONTACT PERSON? IS HE OR SHE A REPRESENTATIVE OF AN INVESTMENT ADVISER OR A BROKERDEALER? WHO CAN I TALK TO IF I HAVE CONCERNS ABOUT HOW THIS PERSON IS TREATING ME?***