



## Form CRS Client Relationship Summary

October 16, 2025

### Item 1 - Introduction

Daniel Investment 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 to understand the differences. Free and simple tools are available to research firms and financial professionals at [investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker dealers, investment advisers, and investing.

### Item 2 – What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: asset management services, financial planning and consulting services. Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A, Items 4, 5, 7, and 8 which is available by searching for our firm at <https://adviserinfo.sec.gov/>.

**Account Monitoring** – If you open a managed account with our firm, we will monitor your investments on an ongoing basis and offer you at least an annual review as part of our standard service.

**Investment Authority** – We manage accounts on a **discretionary** basis. This means that, pursuant to your authorization in your managed account agreement, **we will decide** which investments to buy or sell in your account in line with your stated goals and objectives.

**Investment Offerings** – We provide advice on various types of investments. Our services are not limited to a specific type of investment product.

**Account Minimums and Requirements** – In general, we require a minimum household size of \$1,000,000 to open and maintain an advisory account which may be waived at our discretion.

#### 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?*

### Item 3 – 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 – You will pay fees based upon the value of your managed account.** These fees are generally paid quarterly in advance and will not exceed 2%. Since the fees you pay are asset-based, we have an incentive to increase your account value which creates a conflict of interest.
- **Fixed Fees** – Should you choose to engage our firm for financial planning services; you will pay additional fees for those services. These fees are generally fixed (flat dollar) fees payable either in advance or in arrears. Fees for financial planning services generally do not exceed \$25,000. Fixed fee billing options may also be available for managed accounts subject to agreement between you and our firm.
- **Additional common fees and/or expenses such as** custodian fees, account maintenance fees, fees related to mutual funds and exchange-traded funds and transaction charges when purchasing or selling securities. We do not share in any portion of these fees.

Additional information about our fees is provided in our Form ADV Part 2A, Item 5 which is available by searching for our firm at <https://adviserinfo.sec.gov/>.

**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.**

#### Key Questions to Ask Your Financial Professional

*Help me understand how these fees and costs might affect my investments. If I gave 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.

Because our revenue is derived from asset-based fees, we have an incentive to grow your account as much as possible. This could cause us to take overly aggressive positions in conflict with your interests in an attempt to grow your account.

Your advisor may also be licensed as an insurance agent. Insurance agents earn commissions for selling insurance products. Insurance commissions are separate and in addition to our investment advisory fees. The receipt of commission compensation presents a conflict of interest because we have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs.

Additional information about our conflicts of interest is provided in our Form ADV Part 2A which is available by searching for our firm at <https://adviserinfo.sec.gov/>.

#### **Key Questions to 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?**

The financial professionals servicing your account(s) are compensated via one or more of the following: asset-based fees, salary, bonus, and commissions from insurance product sales. Asset-based fees and commissions from insurance products are subject to conflicts of interest as described previously in this document. Non-cash compensation received such as fee waivers and discounted or free attendance at conferences and events are also a conflict of interest and provide a financial incentive for advisory representatives to select a broker/dealer for your accounts over other broker/dealers from which they may not receive similar financial benefits.

Our relationship with Commonwealth Financial Network requires that we maintain a certain level of assets within Commonwealth's program. This creates a conflict of interest when we recommend that you establish and maintain your account with Commonwealth based on our interest in receiving Commonwealth's services that benefit our business, rather than based on your interest in receiving the best value in custody services and the most favorable execution of your transactions.

#### **Item 4 – 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. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research our firm and your financial professional.

#### **Key Questions to Ask Your Financial Professional**

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

#### **Item 5 – Additional Information**

For additional information about our advisory services, refer to our Form ADV Part 2A brochure available at <https://adviserinfo.sec.gov/> and the Form ADV Part 2B brochure supplement(s) your representative provides. If you have any questions, need up-to-date information and/or need a current copy of our Form ADV Part 2A, your representative's Form ADV Part 2B or an updated copy of this Client Relationship Summary, please contact us at (248) 544-4122.

#### **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?*