# Tutela Advisory Group LLC

CRD Number: 342176

## Form CRS: Client Relationship Summary

**April 8, 2026**

## Introduction

Tutela Advisory Group, LLC 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 to understand the differences. Free and simple tools are available to research firms and financial professionals at **Investor.gov/CRS**, which also provides educational materials about broker-dealers, investment advisers, and investing.

## What investment services and advice can you provide me?

We offer investment advisory services to institutional clients and individuals. **For institutional clients**, our services include investment consulting, asset allocation, investment manager search and selection, portfolio oversight, and outsourced chief investment officer ("OCIO") services. **For individual clients**, our services include investment management and financial planning. We provide services on both a discretionary and non-discretionary basis. When we have discretionary authority, we can buy and sell investments in your account without asking you in advance. When we provide non-discretionary services, we make recommendations, but you make the final decision on each transaction.

We may provide individual advisory services directly or through sub-advisory arrangements with other registered investment advisers, in which case we retain the primary advisory relationship with you and oversee the sub-adviser's management of your account. We do not impose a minimum account size, but we reserve the right to decline engagements.

*For additional information, please see Items 4, 7, and 16 of our Form ADV Part 2A Disclosure Brochure, available at* ***www.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?

We charge an ongoing advisory fee based on a percentage of the market value of the assets in your account, billed quarterly in arrears. ***The more assets in your account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account.***

Our standard annual fee for individual clients ranges from 0.40% to 1.00% of assets under management, with lower rates for larger accounts. Institutional advisory fees are negotiated based on the size and scope of the engagement. You may also incur other costs, including custodial fees, brokerage commissions and transaction costs, and fees charged by mutual funds and exchange-traded funds. If we engage a sub-adviser to manage a portion of your assets, the sub-adviser may charge its own advisory fee, which will be disclosed to you before the arrangement is implemented.

***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 additional information, please see Item 5 of our Form ADV Part 2A Disclosure Brochure.*

> ***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 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:*

Our principal, Christopher J. Paul, is also a principal of Steward Institutional Partners, LLC ("SIP"), which provides investment consulting and search services and may receive compensation for referring clients to other registered investment advisers. This creates a potential conflict because our principal has a financial interest in SIP's referral activities. We may also receive research or other benefits from broker-dealers in connection with client transactions, which creates an incentive for us to recommend those broker-dealers.

*For additional information, please see Items 10 and 14 of our Form ADV Part 2A Disclosure Brochure.*

***Conversation Starters. 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 compensated through a combination of salary, bonuses, and distributions from the Firm's advisory fee revenue. Compensation is not based on the sale of any securities or investment products. Compensation levels may be influenced by the amount of client assets managed, the number and complexity of client relationships, and the Firm's overall revenue and profitability.

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

No. Visit **Investor.gov/CRS** for a free and simple search tool to research us and our financial professionals.

***Conversation Starters. Ask your financial professional:***
- *As a financial professional, do you have any disciplinary history? For what type of conduct?*

## Additional Information

For additional information about our services, please visit our website at **www.tutelaria.com** or contact us at (609) 200-4333 or **chrispaul@tutelaria.com**. You may also visit the SEC's website at **www.adviserinfo.sec.gov** to view our registration information and other public filings.

If you would like additional, up-to-date information or a copy of this disclosure, please contact Christopher J. Paul at the telephone number or email address listed above.

***Conversation Starters. 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?*