

Client Relationship Summary

Date: 06/01/2020

CURTIS ADVISORY GROUP, LLC is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. This document gives you a summary of the types of advisory services and fees we offer. 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.

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| <p>What investment services and advice can you provide me?</p> | <p>We primarily offer the following investment advisory services to retail clients:</p> <ul style="list-style-type: none"> - financial planning: we assess your financial situation and provide advice to meet your goals - investment management: we review your portfolio, investment strategy, and investments <p>As part of our standard services, we monitor client accounts on a weekly basis. We offer both discretionary advisory services (where we make the purchase/sale investment decisions) as well as non-discretionary services (where the retail investor makes the ultimate decision). We do <i>not</i> limit the types of investments that we recommend. Our minimum account size is \$500,000, but this can be negotiated based on circumstances. Please also see our Form ADV Part 2A ("Brochure"), specifically Items 4 & 7 for more information.</p> | <p>Conversation Starters:</p> <p>Given my financial situation, should I choose an investment advisory service? Why or why not?</p> <p>How will you choose investments to recommend to me?</p> <p>What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?</p> |
| <p>What fees will I pay?</p> | <p>Our fees vary depending on the services you receive.</p> <ul style="list-style-type: none"> - Asset-based fees: advisory fees based on the amount of assets in your accounts; the more assets in your advisory account(s), the more you will pay us and thus we have an incentive to increase those assets in order to increase our fee. - Fixed fee arrangements: based on the amount of work we expect to perform for you; material changes in that amount of work will affect the advisory fee we quote you. <p>Advisory fees are typically charged monthly in arrears or quarterly in advance. You will pay fees even if there are no transactions in your account, and they do not vary based on the type of investments selected.</p> <p>Some investments (e.g., mutual funds) impose additional fees (e.g., product-level fees) that reduce</p> | <p>Conversation Starters:</p> <p>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?</p> |

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| | <p>the value of your investment over time. We do not receive these fees, but you should be aware they exist for certain investments we recommend. You will also pay fees to the custodian that holds your assets and transaction fees when we buy and sell an investment for your account. 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. Please also see Items 4, 5, 6, 7 & 8 of our Brochure.</p> | |
| <p>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?</p> | <p><i>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:</i></p> <p>The more assets there are in a retail investor’s advisory account, the more a retail investor will pay in fees. We have an incentive to encourage the retail investor to increase the assets in his or her account.</p> | <p>Conversation Starters:</p> <p>How might your conflicts of interest affect me, and how will you address them?</p> |
| <p>How do your financial professionals make money?</p> | <p>We make money from the advisory fees we receive from you. This compensation may vary based on different factors (mentioned above). Please also see Item 10 of our Brochure for additional details.</p> | |
| <p>Do you or your financial professionals have legal or disciplinary history?</p> | <p>No.</p> <p>Visit investor.gov/CRS for a free, simple search tool to research us and our financial professionals.</p> | <p>Conversation Starters:</p> <p>As a financial professional, do you have any disciplinary history? For what type of conduct?</p> |
| <p>Additional Information</p> | <p>For additional information, see our Brochure available at https://adviserinfo.sec.gov/firm/summary/151695 and any individual brochure supplement your representative provides.</p> <p>If you have any questions, need additional up-to-date, or want another copy of this Client Relationship Summary, please contact us at 805-963-6181.</p> | <p>Conversation Starters:</p> <p>Who is my primary contact person? Is he or she a representative of an investment advisor or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?</p> |