

### Item 1 – Introduction: Is an investment advisory account right for you?

Patriot Investment Management 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, our client, to understand the differences. Additionally, 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. This Client Relationship Summary describes the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family or household purposes.

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

We primarily offer the following investment advisory services to retail investors: Portfolio Management, Financial Planning and Pension Consulting. For a description of each service listed, please refer to our Form ADV Part 2A.

**Account Monitoring:** If you open an investment account with our firm, as part of our standard service, we will monitor your investments on an ongoing basis and will review your account at least annually.

**Investment Authority:** We primarily manage investment accounts on a discretionary basis, whereby we will decide which investments to buy or sell for your account. You may limit our discretionary authority (for example: limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. In limited circumstances, and typically with pension consulting and charitable account arrangements, we also offer non-discretionary management services whereby we will provide advice, but you will ultimately decide which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.

**Investment Offerings:** We primarily use exchange-traded funds ("ETFs") to implement client portfolios. However, we provide advice on various types of investments and do not limit our advice to a specific type of investment or product.

**Account Minimums and Retirements:** In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively.

For additional information, please refer to Items 4, 5, 7, 13 & 16 of our Form ADV Part 2A at the following link:  
<https://adviserinfo.sec.gov/firm/brochure/112155>

*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?*

### Item 3 – What fees will I pay?

The following summarizes the principal fees and costs that you might pay when engaging our firm for investment advisory services.

For additional information, please refer to Item 5 of our Form ADV Part 2A at the following link:  
<https://adviserinfo.sec.gov/firm/brochure/112155>

- **Asset-Based Fees:** Payable quarterly in advance. Since the fees we receive are asset-based (i.e., based on the value of your account), we have an incentive to increase your account value which creates a conflict; and
- **Hourly Fees and Fixed Fees:** Generally, fees are payable in arrears or we may require 50% of the fee to be paid in advance with the remaining portion due upon completion of services rendered.

Examples of the most common fees and costs applicable to our clients are: custodian fees; account maintenance fees; fees related to mutual funds and exchange-traded funds; transaction charges and related costs when purchasing or selling securities; and other product-level fees associated with your investments.

**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.**

*Conversation Starter. 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:

- All investment advisers face conflicts of interest which are inherent in the business. Our primary source of compensation is through asset-based fees. Therefore, we are incentivized to acquire new clients and to increase assets under management. Please review our Form ADV Part 2A for more information on conflicts of interest.

*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?**

The financial professionals servicing your account(s) are compensated by the amount of client assets they service and/or the time and complexity required to meet a client's needs.

#### **Item 4 – Do you or your financial professionals have legal or disciplinary history?**

No. Neither our firm nor our financial professionals have legal or disciplinary history to disclose.

**For a free, simple search tool to research us and our financial professionals please visit [Investor.gov/CRS](https://investor.gov/CRS)**

*Conversation Starter. Ask your financial professional—*

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

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

You can request a copy of the Client Relationship Summary at 865-777-2479 and you can find additional information about your investment advisory services by clicking the following link. <https://adviserinfo.sec.gov/firm/brochure/112155>

*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?*