

# Form ADV Part 3 (Form CRS) Client Relationship Summary

09/25/2020

## Item 1: Introduction

Shuster Advisory Group, LLC is an investment adviser registered with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important that you understand the differences. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

## Item 2: Relationships and Services

What investment services and advice can you provide me? Our principal investment advisory services include portfolio management and investment advisory services. We typically monitor client accounts on a continuous basis. Our firm offers both discretionary advisory services (where we make decisions regarding the purchase or sale of investments) and non-discretionary advisory services (where you make the decisions). We do not have a minimum account size requirement. Please also see our Form ADV Part 2A ("[Brochure](#)"), specifically Items 4 & 7.

***Questions to ask us:** 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: Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay? We have both asset-based fee and fixed fee arrangements, and the type of arrangement and amount of the fee depends primarily on the services we provide to a particular client, the amount of work involved, and the amount of assets involved. Our asset-based fees will not exceed 1.00% of the account but may be less than that. Since the asset-based fee is calculated on the investments in your account, our firm may have an incentive to encourage you to increase the assets in your account. The fixed fees will be negotiated based on the factors described above. In both cases, the fees and the method of payment will be specified in your Investment Advisory Agreement.

Some investments (e.g., mutual funds, ETF's, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. The same goes for any additional fees you pay to a custodian. Additionally, you will pay transaction fees, if applicable, when we buy or 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 our [Brochure](#) for additional details (specifically Items 5.A., B., C., and D.).

***Questions to ask us:** 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

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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.

We make money from the fees that you pay, directly or through your accounts with us. In some cases, we have conflicts of interest where our recommendations can increase our compensation. That would be the case, for example, if we recommended that you transfer additional funds to your account with us.

***Questions to ask us:*** How might your conflicts of interest affect me, and how will you address them? Please see Item 10 of our [Brochure](#) for additional details on conflicts of interest.

***How do your financial professionals make money?*** Our financial professionals are compensated by salary and bonuses. The bonuses are based on the firm's profitability and the services rendered. Please also see Item 10 of our [Brochure](#) for additional details.

You pay our fees even if you do not have any transactions and the advisory fee paid to us generally does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our [Brochure](#).

## Item 4: Disciplinary History

***Do you or your financial professionals have legal or disciplinary history?*** We do not have legal and disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

***Questions to ask us:*** As a financial professional, do you have any disciplinary history? For what type of conduct?

## Item 5: Additional Information

For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/170233> and any individual brochure supplement your representative provides. If you have any questions, need additional up-to-date information, or want another copy of this Client Relationship Summary, then please contact us at (626) 578-0816.

***Questions to ask us:*** 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?