 **Customer Relationship Summary, May 2020**

Relevé FinancialGroup, LLC (Relevé Financial) is registered with the Securities and Exchange Commission as an investment advisory firm.Investment advisory services and fees differ from those offered through a brokerage firm 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?** Relevé Financial offers a comprehensive suite of financial planning, consulting and investment portfolio management services through a wrap fee program. At the onset of the Program, Relevé Financial advisors work with you to understand your individual investment objectives, liquidity and cash flow needs, time horizon and risk tolerance, as well as any other factors pertinent to your specific financial situation. After analysis of the relevant information, Relevé Financial assists you in developing an appropriate strategy for managing your assets and financial affairs.

Relevé Financial tailors its advisory services to accommodate your needs, and on a continuous basis, seeks to ensure that your portfolio is managed in a manner consistent with your specific investment objectives. Relevé Financial assists you in developing an appropriate strategy for managing your assets and financial affairs by offering advice and managing assets on a ***discretionary*** basis (allowing us to buy or sell investments without asking you in advance); OR identifying the use of a third-party manager or asset allocator to offer asset management services. Relevé Financial will consult with you initially and on an ongoing basis (at least annually) to determine your specific risk tolerance, time horizon, liquidity constraints and other factors relevant to the management of your portfolio; OR Relevé Financial will assist you in the selection of a third-party manager or asset allocator to manage your assets on a ***discretionary*** basis, according to their specific program, as outlined in the third-party manager’s Form ADV Part 2A. Relevé Financial also offers a variety of financial planning and consulting services. Portfolio performance reporting is offered quarterly although this can be accessed daily through an online application.

Prior to receiving services through the Relevé Financial Wrap Program, you are required to enter into a written agreement with Relevé Financial setting the terms and conditions of the advisory relationship. You may also need to open a new securities brokerage account and complete a new account agreement with a qualified custodian that is approved by the Relevé Financial wrap program. More detailed information about our services is available on our public website under “Disclosures” in our Form ADV Wrap Brochure, specifically under “Services, Fees and Compensation.”

**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?**

**What fees will I pay?** Fees and costs affect the value of your account over time. You will pay fees and costs whether you make or lose money on your investments. Please make sure that you understand what fees and costs you are paying. Relevé Financial’s advisory relationships are administered through a ***wrap fee program***. In a ***wrap fee program***, you will pay ongoing, in advance fees, including a quarterly ***asset-based fee*** based on the value of the advisory account and a quarterly ***account fee*** to cover brokerage charges, transaction fees and other servicing costs for assets held at our preferred custodian. Although transaction fees are usually included in the account fee, sometimes you will pay an additional transaction fee for investment bought and sold outside our preferred custodian. Some investments may also impose additional fees that will reduce the value of your investment over time, such as mutual funds. Third-party managers and asset allocators will charge you an additional fee.

Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. The more assets you have in the advisory account, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. You will pay the quarterly asset-based fee and account fee even if we do not buy or sell. The amount paid to our firm and your financial professional generally does not vary based on the type of investment we select on your behalf. The asset-based fee and account fee reduce the value of your account and will be deducted from your account.

***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 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:

* We have an incentive to limit our trading activities in your account. Paying for a wrap fee program could cost more than separately paying for advice and for transactions if there are infrequent trades in your account.
* Advisory fees may be higher or lower if you obtained management services directly from a single manager versus multiple managers. We have an incentive to advise you to invest with a third-party manager as Relevé Financial will charge a fee in addition to the fee charged by the third-party manager.

We benefit from the advisory services we offer you. Additional information about these conflicts is provided in our Form ADV Wrap Brochure.

***Ask us: How might your conflicts of interest affect me, and how will you address them?***

**How do your financial professionals make money?** We pay our financial professionals a salary. They may also receive commission payments on insurance product sales.

**Do you or your financial professional have legal or disciplinary history?** No. Our financial professionals do not have legal and disciplinary events. Visit [www.investor.gov](http://www.investor.gov) for a free and simple search tool to research our firm and our financial professionals.

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

For additional information on our investment advisory services, please see our Form ADV Wrap Brochure on our public website under “Disclosures” at [www.relevefinancialgroup.com](http://www.relevefinancialgroup.com). Call us at 612-801-0556 to request up-to-date information and/or a copy of this Customer Relationship Summary.

***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?***