

Introduction

Sloan Advisory Group, Inc. (“Sloan Advisory Group”) is an Investment Adviser registered with the Securities and Exchange Commission (“SEC”). 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 www.investor.gov/crs, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors which principally includes discretionary investment management, financial planning, and educational seminars. Our discretionary authority to buy, sell, and otherwise transact in securities in your account(s) is granted in our advisory agreement and is only limited by your reasonable restrictions or our mutual ability to terminate the advisory agreement. Our advice is not limited to certain types of investments. We do not offer propriety products.

Regular monitoring of your account(s) is included as part of our standard investment management services. It is important that you keep us apprised of your financial situation so we can conduct more frequent reviews if necessary.

While we do not have account minimums, we do have a minimum annual fee of \$7,500 for investment management.

More detailed information about our services may be found in [Items 4 and 7 of our Form ADV Part 2A brochure](#).

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?

Retail investors will generally incur the following fees: investment management fees based on a percentage of assets under our management (which generally range from 0.75% to 1% per annum), financial planning fees based on an hourly rate of \$275 per hour, educational seminar fees based on audience size and topic complexity, or financial planning fees charged at a fixed rate generally ranging between \$3,500 - \$15,000 based on the nature of and complexity of services rendered. Investment management fees are charged quarterly in advance, hourly fees are charged in arrears, and fixed fees are generally charged at the time of engagement.

In addition, retail investors will also generally incur the following fees and costs charged by third-parties: custodian fees, account maintenance fees, product expenses such as internal expense ratios and transaction charges.

When we charge an asset-based fee, the more assets there are in your account(s), the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account(s). When we charge a fixed fee, our fees are typically correlated to the degree of complexity involved in managing your account, and we may therefore have an incentive to add additional complexity with respect to your account(s).

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 refer to [Item 5 of our Form ADV Part 2A for further information](#).

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.

The custodian we recommend provides us various products and services that are intended to directly benefit you, us, or both of us. To the extent a custodian provides us products or services that don't directly benefit you, this creates an incentive to recommend that custodian. To learn how we address this incentive, please refer to [Item 12 of our ADV Part 2A Brochure](#).

To the extent we provide financial planning services to you, we have an incentive to recommend that you retain us for investment management services since we would earn additional investment management fees as a result. To learn how we address this incentive, please refer to [Item 4 of our ADV Part 2A 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?

We are fee-only financial planners. This means we cannot accept any fees or compensation based on product sales or commissions. Simply put, we make money through financial planning and asset management fees. This compensation structure creates an incentive for our financial professionals to recommend that you increase the size of your account with us. Our fiduciary responsibility to you means we are legally required to act in your best interest, and we pride ourselves on our reputation of honesty and transparency. Rachel Sloan is an independent licensed insurance agent; however she does not engage in commission sales and does not receive compensation for this.

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

No.

Visit www.investor.gov/crs for a free and simple search tool to research our firm 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 and a copy of the relationship summary, please visit our website www.SloanAdvisoryGroup.com. You can also call our toll -free number at 888.978.8880.

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?*

Exhibit - Changes

Since the last filing of this Form ADV Part 3, dated February 8, 2022, we have updated disclosure regarding where to find additional information and conflicts of interest related to the compensation structure of our financial professionals.