CRG

Cognis Group

Investment Advisory & Brokerage Services

A CLIENT GUIDE

INVESTMENT ADVISORY & BROKERAGE SERVICES

Welcome Message

Dear Client,

At Cognis Retirement Group, we recognize the dedication and sacrifices healthcare professionals make to care for others. Our goal is to provide the same level of care and attention to your financial well-being.

We believe there's no such thing as an "*average*" investor. That's why we take a personalized, goals-based approach to wealth management – crafting tailored solutions to help you grow and protect your wealth to achieve retirement success. Our fiduciary advisors will guide you every step of the way, providing the expertise and support that you need to achieve your life goals.

We are committed to helping you make informed decisions about your financial future. This guide is designed to explain the different ways you can invest with us, the range of services we provide, and the investment products available through our firm and trusted third-party providers.

Your financial journey is unique, and we are honored to be your partner. If you have questions about our services, fees, or the investment options available to you, please contact your advisor.

With gratitude and commitment,

Andrew Mulindwa, PhD., CFA, FRM
Managing Principal
Cognis Retirement Group

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Item 1
Who We Are

Cognis Retirement Group ('*CRG*') is backed by a team of Chartered Financial Analysts (CFA), Certified Financial Planners (CFP), Plan Consultants, and maintains strategic relationships with industry renowned Asset Managers and Recordkeepers.

Our vision is a world where everyone has the tools and knowledge to achieve their dream retirement. We are driven by the desire to empower you to retire your way, and we're here to guide you every step of the way. Our firm brings together deep market knowledge, a wide range of investment solutions, and as fiduciaries, a commitment to acting in your best interest.

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Who We Serve

CRG is a boutique advisory firm that specializes in hyper-personalized advice and investment solutions for healthcare practitioners. Our focus on healthcare enables us to provide deep expertise and closer client-advisor relationships with tailored solutions to specific financial needs and aspirations.

We work with:

- **Individuals and Families** total household wealth management, retirement planning, debt management, education, wealth transfer, or other life priorities.
- **Business Owners and Entrepreneurs** seeking strategies for growth, succession, and personal financial security.
- **Institutions and Organizations** such as private practices, clinics, private hospitals, behavioral health centers, and retirement plans that require disciplined investment management.

No matter your stage of life or financial situation, we tailor our services to your needs.

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How We Serve You

We believe financial success comes from clarity, discipline, and partnership. Here's how we serve you:

- **Personalized Guidance:** We take the time to understand your goals, values, and risk tolerance.
- **Comprehensive Solutions:** From advisory services to brokerage capabilities, we provide access to a full spectrum of investment products and strategies.

- **Trusted Partnerships:** We collaborate with leading third-party providers to expand your choices and deliver specialized expertise.
- **Transparency and Integrity:** We are committed to clear communication about fees, risks, and potential conflicts of interest.

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1. Understanding Investment Approaches

We offer two primary ways to work with us: **investment advisory services** and **brokerage services**. While both are designed to help you pursue your financial goals, they differ in how we work with you, the type of relationship we establish, and how we are compensated.

1.1 Investment Advisory Services

- **Ongoing Relationship:** We provide continuous advice tailored to your goals, time horizon, and risk tolerance.
- **Account Management:** We may manage your portfolio on a discretionary or non-discretionary basis.
- **Compensation:** Typically, you pay an advisory fee based on the assets we manage for you.
- **Fiduciary Duty:** As your investment adviser, we are held to a fiduciary standard, meaning we must act in your best interests at all times.

1.2 Brokerage Services

- **Transaction-Based:** You may seek our help to buy or sell securities without an ongoing advisory relationship.
- **Compensation:** You generally pay a commission or transaction fee when you trade.
- **Best Interest Obligation:** When making recommendations, we are required to act in your best interest, but we do not provide ongoing portfolio management.

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2. Our Products and Services

We offer a broad range of investment products and services to help you build a diversified portfolio aligned with your financial objectives.

2.1 Investment Products

- **Stocks and Bonds**
- **Mutual Funds & Exchange-Traded Funds (ETFs)**
- **Managed Accounts**
- **Alternative Investments** (*for eligible investors*)
- **Cash & Short-Term Investments**

2.2 Advisory Services

- **Financial Planning**
- **Portfolio Management**
- **Goal-Based Strategies**

2.3 Brokerage Services

- **Self-Directed Trading**
- **Guided Transactions**
- **Market Research Tools & Insights**

2.4 Third-Party Providers

2.4.1 Broker Dealer

We partner with **Altruist Financial LLC** ("BD") and **Charles Schwab** ("BD"), registered broker-dealers with the U.S. Securities and Exchange Commission (SEC) to provide our clients with a zero-commission, hands-on digital investing & custodial platform to manage your advised or non-advised brokerage accounts. The platforms are designed to streamline operations, allowing us to open and fund various types of accounts for our clients in minutes, rather than weeks.

CUSTODIAN/BROKER	MAILING ADDRESS	OTHER CONTACT INFORMATION
ALTRUIST	**3030 S La Cienega Blvd, Culver City, CA 90232**	**URL**: https://www.altruist.com/ **PHONE**: (888) 510-4660 **EMAIL**: Support@altruist.com
CHARLES SCHWAB	**3000 Schwab Way, Westlake, TX 76262**	**URL**: https://www.altruist.com/ **PHONE**: (817) 859-500

		EMAIL: AccessibilityHelp@Schwab.com

2.4.1 Asset Managers & Product Sponsors

We partner with carefully selected third-party asset managers, product sponsors, and service providers, including **Blackrock**, **Vanguard**, **PIMCO**, **JP Morgan**, and **Invesco**, to expand the range of solutions available to you, such as:

- **Mutual funds and ETFs**
- **Separately managed accounts (SMAs)**
- **Insurance and annuity products**
- **Banking and lending solutions**

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3. Fees and Costs

Understanding how you pay for services is an important part of making informed decisions.

- **Advisory Accounts:** Fees are generally based on a percentage of assets under management, charged monthly or quarterly.
- **Brokerage Accounts:** Zero commission.
- **Product-Level Costs:** Some investments, such as mutual funds or annuities, have internal transaction expenses charged by the product provider.
- **Other Fees:** Custody, account maintenance, or transaction fees may apply, depending on the services you use.

We will always provide you with details about costs before you invest.

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4. Choosing the Right Approach for You

The right relationship depends on your needs, preferences, and level of involvement you want in managing your investments.

- **Choose Advisory Services if:** You want ongoing guidance, portfolio management, and a fiduciary relationship.
- **Choose Brokerage Services if:** You prefer to make your own investment decisions and seek advice only when needed.
- **Combine Both:** Many clients use both types of accounts to meet different goals.

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5. Conflicts of Interest

As with all financial firms, certain conflicts of interest may arise, such as compensation differences between products or relationships with third-party providers. We are committed to disclosing these conflicts and managing them in your best interest.

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6. Getting Started

When you're ready to begin:

1. **Discuss Your Goals** with one of our professionals.
2. **Select Your Services** — advisory, brokerage, or both.
3. **Choose Investments** that align with your objectives.
4. **Stay Engaged** with regular reviews and adjustments.

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7. Additional Resources

We encourage you to review the following documents for more detail:

- Our **Client Relationship Summary (Form CRS)**
- Advisory program brochures (**Form ADV Part 2A**)
- Brokerage account disclosures (**Altruist Financial LLC – Legal**)
- Product prospectuses or offering documents

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Appendix: Sample Fee Schedules

A. Investment Advisory Services

- **Assets Under Management (AUM) Fees**
    - **First $500,000:** **1.00% annually**
    - **Next $500,000:** **0.75% annually**
    - **Over $1,000,000:** **0.50% annually**
- **Financial Planning Fees**
    - **Hourly Rate:** **$150–$250 per hour**
    - **Flat Fee Plans:** **$1,500–$3,000 depending on complexity**

B. Brokerage Services

- **Equity Trades:** Altruist Financial LLC – Fee Schedule / ADV Part 2A
- **Fixed Income Trades:** Altruist Financial LLC – Fee Schedule / ADV Part 2A
- **Options Trades:** Altruist Financial LLC – Fee Schedule / ADV Part 2A

C. Other Account Fees

- **Annual Account Maintenance Fee:** $0
- **Wire Transfer Fee:** $25 per domestic transfer

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⚖ Important Disclosures & Disclaimers

- *The fees and charges shown in this summary are **illustrative examples** and may not reflect the actual fees you will pay. Your specific fees will depend on the type of account you open, the services you select, and any negotiated arrangements with your financial professional.*

- *Certain investments, such as mutual funds, ETFs, annuities, and alternative investments, carry **additional internal expenses** (e.g., management fees, operating expenses, insurance charges) that are not reflected in this summary. Please review the prospectus or offering documents for full details.*

- *Advisory fees are generally calculated as a percentage of assets under management and are typically charged quarterly in arrears, unless otherwise agreed. Brokerage commissions and transaction-based fees are charged at the time of trade.*

- *Fees and costs are subject to change. We will provide you with advance notice of any changes as required by law.*

- *This document is for **informational purposes only** and does not constitute a recommendation, offer, or solicitation to buy or sell any security or investment product.*

- *Please refer to our **Client Relationship Summary (Form CRS), Advisory Program Brochures (Form ADV Part 2A),** and other account disclosures for complete information about our services, fees, and conflicts of interest.*