

## Kessler Investment Group, LLC

### Client Relationship Summary (Form CRS) – March 25, 2022

Kessler Investment Group, LLC (“KIG,” the “Firm,” “we,” “us,” or “our”) is an SEC registered investment adviser with our office in Columbus, IN. Investment advisory fees and brokerage services 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 [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

#### What investment services and advice can you provide me?

KIG offers a number of different investment services to retail clients. These include asset management services to separately managed accounts as well as acting as an asset manager offered to individual accounts through a sub-advisory relationship. For our asset management clients, we offer the following strategies: Dividend Income, ETF Dividend Income, Balanced, ETF Balanced, ETF Broad Equity, Rising Dividend and Small Cap Growth. All strategies are suitable for long-term investors only. However, clients may impose certain restrictions on investing and types of securities as well as request certain tax considerations be taken into account. Financial planning is also offered which may include but is not limited to investment planning, life insurance; tax concerns; retirement planning; college planning; and debt planning. Client accounts are typically managed on a discretionary basis, this authority allows KIG to determine the securities bought or sold, the amount of securities bought or sold, and which brokers to transact through without having to get consent for each transaction. For non-discretionary accounts, clients make the decision regarding the sales and purchase of securities. While there is no minimum account size, KIG requires a minimum annual advisory fee of \$175. Client accounts are formally reviewed at least quarterly by KIG’s portfolio manager as part of the portfolio management process. More frequent reviews may be triggered by material changes in a client’s individual circumstances, excess market movements, and a request from any client.

FOR ADDITIONAL INFORMATION, please see KIG’s [ADV 2A](#), Item 4 concerning the advisory services we offer and Item 7 for the types of clients we serve.

*Ask your financial professional: Given my financial situation, should I choose an investment advisory service? If so, why?*

*Ask your financial professional: How will you choose investments to recommend to me?*

*Ask your financial professional: What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?*

#### What fees will I pay?

For strategy portfolios and non-discretionary services, the basic fee schedule is based upon a percentage of the client’s assets under management. For these services the percentage ranges from 1.75% to 1.00% and are charged quarterly in advance. Where we provide sub-adviser management services to retail clients of other investment management firms, typically an annual asset-based fee is charged quarterly. KIG’s annual asset-based fees range from 0.35% to 0.50% of assets under management depending on the nature and size of the portfolios being managed. The annual asset-based fees for the GCM wrap program are 0.15% with KIG earning 30% of the fee. The investment management firm will invoice the clients directly and collect the fees which are then passed on to KIG. Given the nature of this fee structure, the more assets that are in your account, the more you are going to be paying in fees, so we have an incentive for you to increase the assets in your account. Financial planning is done on a fee basis that is calculated using a quasi-hourly rate based upon the complexity level of the situation and the estimated time involved. However in certain cases, a fixed fee may be charged instead. Additionally, clients will

pay charges imposed directly by a fund or ETF, wire transfer fees and other fees and taxes on brokerage accounts and securities transactions.

***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.***

FOR ADDITIONAL INFORMATION about our fees, please see KIG's [ADV Part 2A](#), Item 5.

*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:

We receive certain benefits not typically available to all investors by virtue of participating in the Institutional programs of TD Ameritrade, Fidelity Brokerage Services and Schwab Advisor Services. We may recommend the use of these broker dealers to retail clients which is potentially a conflict as we could be incentivized to continue directing clients to a particular broker dealer to ensure that we receive benefits which we may not otherwise get. Additionally, there is potentially a conflict as there is a revenue sharing agreement in place with the investment management firm referenced above under What fees will I pay?

FOR ADDITIONAL DETAILS with respect to KIG's potential conflicts of interest with retail clients and our adoption of a code in meeting our fiduciary duty to our clients, please see KIG's [ADV Part 2A](#), Item 10, Item 11 and Item 12 respectively.

*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?**

Our employees are paid an annual salary and bonus. The President of the Firm is additionally compensated through his ownership as well as compensation from an unaffiliated investment management firm where he serves as the Chief Investment Officer and as an Investment Adviser Representative.

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

No. Please go to [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our financial professionals.

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

*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?*

### **Additional Information**

ADDITIONAL INFORMATION ABOUT KIG, our fiduciary duty to clients and the services we offer is provided in our ADV 2A and 2B at <https://adviserinfo.sec.gov/firm/summary/153696>. You can request a copy of Form CRS and up-to-date information about KIG by calling (812) 314-0083.

## Exhibit A

### Summary of Material Changes to Kessler Investment Group, LLC's Form CRS

Our updated Form CRS dated as of March 25, 2022 reflects the following material changes:

- KIG now participates in the institutional programs of Fidelity and Schwab, in addition to TD Ameritrade, and may recommend use of these broker dealers to our retail clients.