



# **FORM ADV-Part III-Form CRS Relationship Summary**

*March 16, 2023*



## EPG, INCORPORATED / DATE: March 16, 2023

### Item 1 - Introduction

EPG, INCORPORATED (CRD #106821) is registered with the Securities and Exchange Commission (SEC) as an investment adviser only. Brokerage and investment advisory services and fees differ, and that it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. Other useful links: to research an adviser, [www.sec.gov/fast-answers/answersiardhtm.html](http://www.sec.gov/fast-answers/answersiardhtm.html) and to view Form ADVs, <https://www.sec.gov/fast-answers/answersformadvhtm.html>.

### Item 2 - Relationships and Services

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

EPG offers to retail investors investment advisory services for investment, trust, and IRA accounts with no set minimum, but a negotiable amount to open or maintain. We provide fixed income and equity management. Investment decisions and recommendations are based on the client's investment objectives, relevant research obtained from external sources, in-house expertise, ratings of acceptable services and evaluation of factors pertaining to the type of security under consideration. Types of securities considered are investment grade securities which include exchange-traded equities, U.S. government agencies, U.S. state and local bonds and sovereign bonds. Our services are non-discretionary, requiring that we obtain approval from the client before executing trades in their accounts. Accounts are reviewed at least quarterly and managed on an ongoing basis by senior management. The reviews include monitoring the portfolios activity and a comparison of performance against benchmark indices. We do not provide custody services nor have custody, either directly or indirectly, of any client funds or securities. Custody of client funds is maintained with a qualified custodian.

***Conversation Starters: Ask your financial professional: 1) Given my financial situation, should I choose an investment advisory service? Why or why not? 2) How will you choose investments to recommend to me? 3) What is your relevant experience, including your licenses, education, and other qualifications? And what do these qualifications mean?***

### Item 3 - Fees, Costs, Conflicts, and Standard of Conduct

#### **What fees will I pay?**

EPG's fees are negotiable and charged based on assets under management and are billed quarterly, in advance, upon the following schedule:

<u>Assets in Account, Annual Percentage Fee:</u>	
First \$1 million	1.00%
\$1 million to \$2 million	0.85%
Over \$2 million	0.75%

Because advisory fees are based on assets, the more assets in an account, would mean the larger the fee. 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. Additional fees may include custodial and broker commissions, other transactional fees, or security related fees. The specific manner that fees are charged by EPG is established in a client's written



agreement with EPG. Accounts initiated or terminated during a calendar quarter will be charged a prorated fee. Upon termination of any account, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable.

**Conversation Starter: Ask your financial professional: 1) Help me understand how these fees and costs might affect my investments. 2) If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?**

**Q: 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?**

**A: When we act as your investment adviser, we must 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. Even though we strive to minimize any conflicts of interest, here is an example to help you understand what this means: EPG does not charge clients a fixed or flat fee, instead the fee is based on a percentage of assets under management where we can make more when you make more but make less when you make less.**

**Conversation Starter: Ask your financial professional: 1) How might your conflicts of interest affect me? 2) How will you address them?**

**Q: How do your financial professionals make money?**

**A: EPG compensates financial professionals with salary, bonus, and a health/dental/life benefits package. To avoid any conflicts of interest, compensation is not based on any sales quotas, commissions, security trades, size/time/complexity of portfolios, types of products sold or percentage of revenue of the Firm's advisory services.**

#### **Item 4 – Disciplinary History**

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

**A: (by EPG) There are NO disciplinary actions against EPG or any of the EPG financial professionals.**

**Conversation Starter: Ask your financial professional: 1) As a financial professional, do you have any disciplinary history? 2) For what type of conduct?**

#### **Item 5 – Additional Information**

Additional information about EPG, INCORPORATED is available at the SEC's web site [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The SEC's web site also provides information about persons affiliated with EPG who are registered, or are required to be registered, as investment adviser representatives of EPG. *EPG's Form ADV Part II A&B Brochure includes detailed information on our business, practices, and qualifications. If you would like additional, up-to-date information or a copy of this disclosure or Brochure free of charge, please contact Daniel Dube, CCO at 781-591-8204 or [ddube@epgadv.com](mailto:ddube@epgadv.com). You may also send a written request to the address on the cover page, also free of charge.*

**Conversation Starter: Ask your financial professional: 1) Who is my primary contact person? 2) Is he or she a representative of an investment adviser or a broker-dealer? 3) Who can I talk to if I have concerns about how this person is treating me?**