



**SAGE FINANCIAL GROUP, INC.**  
**FORM CRS March 18, 2021**

Sage Financial Group, Inc. (“Sage”, “we”, “us”) is an independent, privately held, investment and wealth management firm, serving clients since 1989. Sage is built on the principles of trust, service, and a clear commitment to developing a collaborative relationship with you. We are registered as an investment adviser with the U.S. Securities and Exchange Commission (“SEC”). Registration as an investment adviser does not imply a certain level of skill or training.

Services and fees offered by investment advisory firms like Sage differ from those offered by brokerage firms and it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at: <https://investor.gov/CRS> which also provides educational materials about broker-dealers, investment advisers, and investing.

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

**Scope of Services:** We offer investment advisory services, and to the extent specifically requested, financial planning and related consulting to retail investors. When appropriate to meet your objectives, we provide investment advice regarding mutual funds, exchanged traded funds, and exchange traded notes. If you meet certain eligibility qualifications, and when deemed suitable given your investor profile, we may recommend that you invest in private equity and real estate funds that we sponsor. We may also allocate a portion of your investable assets among unaffiliated independent investment managers to meet your investment objectives. Through our Family Office Services initiative, we provide you with independent and objective insight into the key areas of your financial life, such as retirement planning, tax planning, insurance planning, estate planning, and education funding, without additional charges or fees.

**Monitoring:** As part of our standard investment advisory services, we review client account(s) on an ongoing basis. It is your responsibility to inform us of any changes in your investment objectives and/or financial situation. We encourage you to review life management issues (to the extent applicable), investment objectives and account performance with us at least annually.

**Discretionary Authority:** We accept discretionary authority to manage securities accounts on your behalf unless the account is non-discretionary. This means we buy and sell securities that we determine are in your best interest in an amount and in the timeframe that we determine is appropriate. You may impose reasonable restrictions on our discretionary authority. Nearly all account transactions are executed with your custodian, although we are authorized to trade away from your custodian if deemed to be in your best interest. In a non-discretionary account, before executing each securities transaction, we obtain verbal or email approval from you, i.e., you make the ultimate decision to buy or sell.

**Account Opening Requirements:** We require you to sign a written Investment Advisory Agreement which authorizes us to manage investments on your behalf. You may cancel the Investment Advisory Agreement at any time. We require a \$1,000,000 minimum asset level and a \$10,000 annual minimum fee for investment advisory services. We may in our sole discretion reduce the minimum asset or fee requirement.

*CONVERSATION STARTERS: Ask your Sage Advisor... 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 qualification? What do these qualifications mean?*

Follow this link to obtain more information about our relationships and services:

<https://www.sagefinancial.com/wp-content/uploads/2024/04/Sage-Form-ADV-Part-2A-and-2B.pdf>

**What fees will I pay?**

We are compensated for advisory services based on a percentage of assets under management excluding cash. Our standard fee schedule is: 1% per annum on the first \$1 million, plus 0.75% on the next \$2 million, plus 0.5% on the next \$2 million, plus 0.3% on the next \$5 million, plus 0.25% on assets over \$10 million. Fees are billed quarterly in advance based upon the market value of account assets on the last day of the previous quarter. Client fees may vary. You also may pay brokerage commissions and other transaction costs for trade execution. If you own mutual funds and ETFs, you pay the



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operating expense of the mutual funds and ETFs. Financial planning only clients pay fixed fees, negotiated on a case-by-case basis. If you invest in a private fund sponsored by us, you pay other fees, expenses, and costs (aside from management fees and performance-based fees) related to portfolio asset management and fund maintenance.

*CONVERSATION STARTERS: Ask your Sage Advisor ... 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?*

The more assets we manage for you, the greater our fee and so we have an incentive to encourage you to increase account assets. If you participate in our private funds, we earn larger fees when fund performance is strong. **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. Follow this link for more information about our fees and expenses:**

<https://www.sagefinancial.com/wp-content/uploads/2024/04/Sage-Form-ADV-Part-2A-and-2B.pdf>

**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. As an example, to help you understand what this means, we charge an asset-based fee which could encourage us to favor larger accounts with more assets under management, or favor clients who pay higher fees.

*CONVERSATION STARTERS: Ask your Sage Advisor ... How might your conflicts of interest affect me, and how will you address them?*

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

Sage employees are paid a salary and bonus, which is payable at the discretion of Sage. Factors impacting the bonus primarily include overall firm investment performance, quality of work, feedback from clients, and client retention. No Sage employee is compensated for the sale of securities. The more assets we manage for you, the greater our fee and so we have an incentive to encourage you to increase account assets. This presents a conflict because as revenues grow, Investment Committee members have an opportunity to make more money. Read our Form ADV Part 2A to learn more about potential conflicts and how we address them:

<https://www.sagefinancial.com/wp-content/uploads/2024/04/Sage-Form-ADV-Part-2A-and-2B.pdf>

*CONVERSATION STARTERS: Ask your Sage Advisor ... As a financial professional, do you have any disciplinary history? For what types of conduct?*

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

No, Sage has no legal or disciplinary events to report. Please visit <https://investor.gov/CRS> for a free and simple search tool to research Sage and our financial professionals.

*CONVERSATION STARTERS: Ask your Sage Advisor ... Who is my primary contact person? Is he or she a representative of an investment advisor or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*

For up-to-date information or to request a current copy of Form CRS, contact John Sion, Chief Compliance Officer, at 484-342-4400, or [JSion@sagefinancial.com](mailto:JSion@sagefinancial.com). You may also visit our website at <https://www.sagefinancial.com>.