

SKG Capital Advisors ***Form CRS Customer Relationship Summary***

Introduction

SKG Capital Advisors (hereinafter “SKG,” “we” or “us”) is registered with the Securities and Exchange Commission as an investment adviser.

Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at www.investor.gov/CRS which also provides information tailored to educate retail investors about financial professionals.

What investment services and advice can you provide me?

Our firm offers the following principal investment advisory services to retail investors.

- Portfolio management
- Wrap Fee Programs

Portfolio Management Services and Wrap Fee Programs include the provision of continuous advice to a client or investing the client’s account based on his/her particular circumstances. We offer Portfolio Management Services and Wrap Fee Programs, including investment recommendations and the buying and selling of securities, on a discretionary and nondiscretionary basis. When engaged on a discretionary basis, we will buy and sell investments in your account as appropriate without requiring your pre-approval on an ongoing basis. When engaged on a nondiscretionary basis, you make the ultimate decision regarding the purchase or sale of investments. As part of our standard service, we monitor portfolio management services client accounts at least monthly.

SKG also offers Financial Planning as part of the Portfolio Management Services. In addition to Portfolio Management Services, we also offer Retirement Planning & Estate Planning services.

Some of the investment strategies offered by SKG require a minimum investment amount.

For additional information, please see Items 4, 7 and 8 of our Form ADV, 2A Brochure (Part 2A) and Item 4 and 5 of our Form ADV Part 2A, Appendix 1 (Wrap Fee Brochure) available at: <https://adviserinfo.sec.gov/firm/brochure/286554>

Conversation Starter. We encourage you to 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?

For portfolio management services, our fees are generally assessed quarterly in arrears based on a percentage of assets held in your account. Our fee schedule is disclosed in our Form ADV Part 2A at Item 5 and Form ADV Part 2A, Appendix 1 at Item 4.

If our firm charges you asset-based fees, it is important to understand that the more assets held in the account, the more you will pay in fees. We therefore have an incentive to encourage a client to increase the assets held in his/her account.

If you invest in a wrap fee program, asset-based fees associated with the wrap fee program will include most transaction costs and fees to a broker-dealer or bank that has custody of these assets, and therefore, those fees are higher than a typical asset-based advisory fee.

For financial planning and other services, the service is included in our portfolio management services and we do not charge a separate fee.

Some fee arrangements create conflicts of interest described in more detail in our Form ADV, Part 2A and Form ADV Part 2A, Appendix 1.

In addition to the principal fees and costs listed above, there are other fees and costs related to our investment advisory services that you will pay directly or indirectly. Examples of the most common additional fees and costs include custodial and brokerage fees,

including commissions. Mutual funds and exchange-traded funds also charge management fees, which are separate from the fees assessed by us.

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, please see Item 5 of our Form ADV, 2A Brochure (Part 2A) and Item 4 of our Form ADV Part 2A, Appendix 1 (Wrap Fee Brochure) available at: <https://adviserinfo.sec.gov/firm/brochure/286554>

Conversation Starter. We encourage you to 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 providing recommendations 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 recommendations and investment advice we provide you. Here are some examples to help you understand what this means.

- As mentioned above, the more assets the client has in his/her account, the more we receive in fees. We therefore have an incentive to encourage a client to increase the assets in his/her account.
- Management personnel and other related persons are licensed as independent insurance agents. In this capacity, individuals can implement insurance recommendations where commissions, or other sales-related forms of compensation are earned. This creates an incentive for them to recommend insurance products based on the compensation received, rather than on a client's needs.

Conversation Starter. We encourage you to ask your financial professional:

- *How might your conflicts of interest affect me, and how will you address them?*

For additional information, please see Items 5, 10 and 11 of our Form ADV, 2A Brochure (Part 2A) and Item 4 and 9 of our Form ADV Part 2A, Appendix 1 (Wrap Fee Brochure) available at: <https://adviserinfo.sec.gov/firm/brochure/286554>

How do your financial professionals make money?

Our professionals are compensated based on the amount of assets they service and therefore earn higher compensation for investing more of your money. Our professionals therefore have an incentive to encourage a client to increase the assets held in his/her account.

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

No, neither our firm nor our financial professionals have any legal or disciplinary history. Visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starter. We encourage you to ask your financial professional:

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

Additional Information

You can find additional information about our services and request a copy of the relationship summary by visiting www.skgadvisors.com, emailing at nick@skgadvisors.com or calling us at (505) 856-5444.

Conversation Starter. We encourage you to 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?*