

<p>Form ADV Part 3 / CRS March 17, 2025</p>	<p>CG Advisory Services, Inc. (“CGAS”) 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 retail investors to understand the differences. There are free and simple tools available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investments advisers, and investing.</p>
<p>What investment services and advice can you provide me?</p>	<p>CGAS offers investment advisory services and reporting to retail investors. We will develop a financial plan in consultation with you when you open an account with us. The financial plan outlines your financial situation, investment goals, and objectives we use to select the most suitable model portfolio of investments. CGAS continuously monitors all investments in accordance with your plan and risk tolerance. You can change your investment goals and objectives based on financial needs and impose reasonable restrictions and guidelines on your account at any time by contacting your financial advisor. CGAS also offers financial planning, consulting, retirement planning and other advisory and advisory related services. Advisory related services may include evaluation and rollover options for clients with assets in existing retirement plans or IRA accounts. If you invest with us on a discretionary basis, CGAS will buy and sell investments in your account without requiring pre-approval on an ongoing basis. A non-discretionary account means that we must obtain your approval and you will make the ultimate decision regarding the purchase or sale of investments in your account. You will sign an investment management agreement giving us this authority. This agreement remains in place until you or CGAS terminates the relationship. We invest clients’ accounts primarily in exchange traded funds (“ETFs”), no-load mutual funds and insurance products offered through our affiliated insurance company.</p> <p>More detailed information about our advisory services, including minimum investment amounts, can be found in our Form ADV Part 2A which is posted on our website (cgadvisornetwork.com) and on the Investment Adviser Public Disclosure website at https://adviserinfo.sec.gov by searching our firm CRD number which is 110929.</p>
<p>Conversation Starter</p>	<p><i>You are encouraged to ask a financial professional and start a conversation with the following questions:</i></p> <ul style="list-style-type: none"> • <i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i> • <i>How will you choose which investments to recommend to me?</i> • <i>What is your relevant experience, including licenses, education, and other qualifications? What do these qualifications mean?</i>
<p>What fees will I pay?</p>	<p>A. Program advisory fees are up to a maximum 2.00% and an administrator fee of up to .50% annually, depending on the nature of the services provided. Advisory fees are billed quarterly based on the market value of securities in your custodian account, as determined by the custodian on the last day of the quarter. Fees are deducted directly from your custodial account, as authorized by you. Accounts are adjusted for inflows and outflows between billing periods; where new accounts are billed monthly in advance and terminated clients receive a pro-rata refund of advisory fees. Account advisory fees are adjusted pro-rata for monthly inflows or outflows. Account minimums run from \$5,000 to \$1,000,000 depending on the type of investment model selected. The amount of compensation received by CGAS, because of clients’ participation in the Program, may or may not be more than what CGAS would receive if clients paid separately for investment advice, brokerage, and other services.</p> <p>B. Non-Program advisory fees are up to a maximum of 2.00% of the value of investments in your custody account. The valuation and manner of how fees are assessed and collected are the same as above. CGAS employees also receive commission from the sale of recommended insurance products. All fees are exclusive of other fees and expenses clients will pay that are imposed by brokers and custodians for the security transactions.</p> <p>You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amounts of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. More detailed information about our fees and other costs can be found in our Form ADV Part 2A, a copy of the document are available at (cgadvisornetwork.com) and on the Investment Adviser Public Disclosure website at https://adviserinfo.sec.gov/firm/summary/110929.</p>

<p>Conversation Starter</p>	<p><i>You are encouraged to ask a financial professional and start a conversation with the following questions:</i></p> <ul style="list-style-type: none"> • <i>Help me understand how these fees and costs might affect my investments.</i> • <i>If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?</i>
<p>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?</p>	<p>When we act as your investment adviser, we act in your best interest and do 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 provided to you. Here are some examples to help you understand what this means:</p> <ul style="list-style-type: none"> • The more assets there are in a client’s advisory account, the more a retail investor will pay in fees, and our firm may therefore have an incentive to encourage the retail investor to increase the assets in his or her account or to engage in riskier investment techniques to increase the account size. • When we recommend that clients roll over their retirement accounts into a retirement account under CGAS management, this represents a conflict of interest because we have an incentive to make this recommendation based on our interest in receiving an additional fee. • When we sell affiliated insurance products to clients, our interest in receiving compensation from the sale of these products can conflict with the interest of clients seeking the best coverage at the lowest cost. <p>More detailed information about our conflicts of interest can be found in our Form ADV Part 2A, including Item 5, Item 10, Item 12 and Item 14, which is posted on our website and on the Investment Adviser Public Disclosure website https://adviserinfo.sec.gov/firm/summary/110929.</p>
<p>Conversation Starter</p>	<p><i>You are encouraged to ask a financial professional and start a conversation with the following questions:</i></p> <ul style="list-style-type: none"> • <i>How might your conflicts of interest affect me, and how will you address them?</i>
<p>How do your financial professionals make money?</p>	<p>Our financial professionals are compensated based on salary, bonus, and profit sharing, which is determined based on the net income of our firm, and a partial fee of the assets under management.</p>
<p>Do you or your financial professionals have legal or disciplinary history?</p>	<p>Yes, you may visit https://www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p>
<p>Conversation Starter</p>	<p><i>You are encouraged to ask a financial professional and start a conversation with the following questions:</i></p> <ul style="list-style-type: none"> • <i>As a financial professional, do you have any disciplinary history? For what type of conduct?</i>
<p>Additional Information</p>	<p>You can find additional information about our investment advisory services in our Form ADV Part 2A on our website cgadvisornetwork.com. You may request up-to-date information and/or a copy of our relationship summary by calling (517) 908-4700 or by clicking here.</p>
<p>Conversation Starter</p>	<p><i>You are encouraged to ask a financial professional and start a conversation with the following questions:</i></p> <ul style="list-style-type: none"> • <i>Who is my primary contact person?</i> • <i>Is he or she a representative of an investment adviser or a broker dealer?</i> • <i>Who can I talk to if I have concerns about how this person is treating me?</i>