

# Bi-tonefinance Investment Management Group Inc.

March 21, 2023

## FORM CRS (Client Relationship Summary)

Bi-tonefinance Investment Management Group Inc. is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing. This Client Relationship Summary describes the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

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

We primarily offer the following investment advisory services to retail investors: Portfolio Management Services, Financial Planning Services, and Pension Consulting Services. For a description of each service listed above, please refer to our your assigned Financial professional.

**Account Monitoring:** If you open an investment account with our firm, as part of our standard service we will monitor your investments on an ongoing basis and will review your account at least annually.

**Investment Authority:** We primarily manage investment accounts on a discretionary basis whereby we will decide which investments to buy or sell for your account. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. In limited circumstances, and typically with pension consulting and charitable account arrangements, we also offer non-discretionary management services whereby we will provide advice, but you will ultimately decide which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.

**Investment Offerings:** We primarily use exchange-traded funds (ETFs) to implement client portfolios. However, we provide advice on various types of investments and do not limit our advice to a specific type of investment or product.

**Account Minimums and Requirements:** In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively.

---

## Key questions 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?

The following summarizes the principal fees and costs that you might pay when engaging our firm for investment advisory services. For detailed information, please refer to our Form ADV Part 2 by clicking this link: [ADV Part 2](#)

- **Asset Based Fees** - Payable quarterly in advance. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict; and,
- **Hourly Fees and Fixed Fees** - Generally, fees are payable in arrears or we may require 50% of the fee to be paid in advance with the remaining portion due upon completion of services rendered.

Examples of the most common fees and costs applicable to our clients are: Custodian fees; Account maintenance fees; Fees related to mutual funds and exchange-traded funds; Transaction charges and related costs when purchasing or selling securities; and, Other product-level fees associated with your investments. 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.

## Key Questions to Ask Your Financial Professional

- **Help me understand how these fees and costs might affect my investments. If I give you \$50,000 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 is an example to help you understand what this means.

- Because our revenue is derived from asset-based fees, we have an incentive to grow your account as much as possible. This could cause us to take overly aggressive positions in conflict with your interests in an attempt to grow your account

**Key Question To 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?**

The financial professionals servicing your accounts) are compensated by the amount of client assets they service and/or the time and complexity required to meet a client's needs.

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

No. Neither our firm nor our financial professionals have legal or disciplinary history to disclose. You can visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple tool to research our firm and our financial professionals.

**Key Questions to Ask Your Financial Professional**

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

You can request a copy of the Client Relationship Summary at our 24/7 customer service portal and you can find additional information about your investment advisory services on your account dashboard

**Key Questions 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?