

SKY INVESTMENT GROUP LLC
Form CRS Customer Relationship Summary

INTRODUCTION

SKY Investment Group LLC ("SKY") is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and Investment Advisory services, and their fees, differ—and it is important that you understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), a website that also provides educational materials about broker-dealers, investment advisers and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

SKY manages investment portfolios for retail investors, primarily individuals and families. We focus on long-term capital preservation, emphasizing investments in large, financially strong companies with leading positions in global business. SKY can add bond investments to your portfolio to complement the income, stability and growth opportunities you desire.

SKY accepts **discretionary** authority to manage securities accounts on behalf of clients. We have the authority to determine, without obtaining your prior consent, the securities to be bought or sold, and the amount of the securities to be bought or sold. Discretionary trading authority allows us to make trades in your account quickly as information is obtained.

SKY has no minimum account size. We continuously monitor the market in general and the news and governance relating to the specific holdings in your account. In addition, we review your account individually at least quarterly.

For additional information, please refer to our Form ADV, Part 2A brochure.

Conversation starters:

- Given my financial situation, should I choose an investment advisory service? Why or why not?
- What are the advantages and disadvantages?
- How will SKY choose investments to recommend to me for my account?
- What is SKY's investment experience, including its licenses, education and other qualifications?
- What do those qualifications mean?

WHAT FEES WILL I PAY?

SKY charges an **asset-based fee**. This means SKY is paid based on a percentage of assets under management in your account. The more assets in your account, the more you will pay SKY in fees. SKY will therefore have an incentive to encourage you to increase the assets in your accounts. SKY bills our clients quarterly, in advance of services, based on the market value of your account at the end of a quarter. Fees are negotiable at our discretion. Customarily, SKY charges 100 basis points for equity management, 50 basis points for fixed income management and 80 points for balanced account management. If your accounts with us have a combined value in excess of \$4 million, you will be eligible for additional discounts.

There are other fees that will be charged to the transactions in your account or your account balance. Broker-Dealers and banks may have additional fees such as annual account fees. These additional fees are disclosed in the documents completed when opening the account. The selection of the security is more important than the nominal fee that the custodian charges to buy or sell the security. Broker-Dealers and banks may charge additional account-based fees pursuant to their relationship with the client.

The more assets you have under management, the higher your fees will be. ***You will pay fees and costs whether you make or lose money on your investments, realized or unrealized. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure that you understand what fees and costs you are paying.***

For additional information, please see our Form ADV, Part 2A brochure.

Conversation starter:

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 ACTING AS AN INVESTMENT ADVISER? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?

When SKY acts as 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 affect the recommendations we provide you. Here are some examples to help you understand what this means:

SKY has a potential conflict in discouraging you from considering the purchase of retirement products it doesn't manage (e.g. insurance or annuities).

Conversation starter:

If I have directed you to construct a balanced account for me, do you charge more money for equity securities in the account, and therefore charge a higher fee to select equities?

If I have unsupervised, unbilled assets in my account, does SKY have an incentive to replace those assets with those on which SKY will be charging an investment advisory fee?

For additional information, please see our Form ADV, Part 2A brochure.

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our Portfolio Managers are compensated through salary or hourly wages. They are also provided bonuses at the discretion of the President. These bonuses are based, in part, on new accounts opened and significant additions to existing accounts and on the overall profitability of SKY.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

Neither SKY nor any of our professionals has any legal or disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation starter:

As a financial professional, do you have any disciplinary history?

For additional information about our services, please review our Form ADV filings in their entirety. You can reach us at (860) 761-9700 and review our filings on the SEC website by following this URL:

<https://adviserinfo.sec.gov/>

Conversation starter:

Who is my primary contact person? Is he or she a representative of an investment-adviser or a broker-dealer? Whom can I talk to if I have concerns about how this person is treating me?