



Form CRS - Client Relationship Summary July 28, 2021

INTRODUCTION

Capital Endurance Group, Inc. (referred to herein as “we,” “us,” or “our”) is registered with the Securities and Exchange Commission as an investment advisor. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available for you to research firms and financial professionals at www.investor.gov/crs, which also provides educational materials about broker-dealers, investment advisors, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Our firm provides investment advisory services to individuals and high net-worth individuals. Our primary advisory service is Comprehensive Wealth Management Services. This investment advisory service combines financial planning techniques and portfolio management services to meet your individual needs. We require a minimum investment of \$500,000 to engage us for investment advisory services. After you sign a contract with us, we use data regarding your financial circumstances, investment goals and objectives, tax status, and other factors to tailor our advice and design a personalized asset allocation strategy for your investment portfolio(s).

The contract for investment advisory services that you sign gives our firm discretionary authority to make decisions (initial and ongoing) about your investment portfolio(s) without prior approval. Although we do not seek prior approval when using discretionary authority, we rely on the analysis of your financial circumstances, goals, and objectives to support the investment decisions. Client portfolios are generally invested in exchange-traded funds, mutual funds, and cash equivalents. Although we have discretionary authority, you may impose reasonable restrictions on our authority. Typical limits might include investments in certain asset classes, industries, companies, or specific dollar amounts in the foregoing.

We monitor your investment portfolios continuously during our advisory relationship. We use our discretionary authority to make adjustments to the investments in your portfolio(s) as a result of changes in economic or market conditions or other relevant factors, such as a change in your financial circumstances.

Though not a typical advisory service offering, upon request, we may also provide stand-alone limited engagement financial planning services (or financial plans on a limited case-by-case basis).

For additional information, please also review the following sections [Advisory Services](#), [Types of Clients](#), and [Investment Discretion](#) of our Brochure.

Ask your financial professional these questions about our relationships and services:

- **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 licenses, education, and other qualifications? What do these qualifications mean?**

WHAT FEES WILL I PAY?

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.

Our firm charges an annual asset-based investment advisory fee for comprehensive wealth management services. The advisory fee is based on a percentage of the investment assets we manage for you. Since we combine financial planning with our portfolio management services, there are no separate or additional fees for financial planning services. Our comprehensive wealth management fees, negotiable at our sole discretion, are published in Item 5, Fees and Compensation of our Brochure.

We bill you quarterly in advance for our advisory services. The advisory fee calculation is based on the value of the investment assets in your portfolio(s) on the last trading day of the previous quarter. For advisory fee calculation and billing purposes, we group accounts held by members of the same household.

In addition to the advisory fees you pay us, there are additional fees and costs associated with investing. These fees include transaction costs, internal mutual fund expenses, electronic fund transfer fees, mailing fees, insufficient funds fees, wire transfer fees, and regulatory fees for securities sold, among other fees. Please feel free to inquire about additional fees and costs that impact your investments and advisory accounts. We will provide you with a detailed listing of fees and expenses upon your request.

For additional information, please review the following sections [Advisory Services](#) and [Fees and Compensation](#) of our Brochure.

Ask your financial professional this question about the impact of fees and costs on investments:

- **Help me understand how these fees and costs might affect my investments. If I give you \$10,000, 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 ADVISOR? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS DO YOU HAVE?

When we act as your investment advisor, we have a fiduciary duty to act in your best interest and not put our interests 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 are some examples to help you understand what this means.

Our fiduciary duty is a legal obligation that requires us to act with a substantial duty of care and to operate pursuant to a commitment of loyalty. As a result of the tremendous amount of confidence and trust that you place in us, we are required to conduct business in accordance with these obligations.

In adhering to our duty of care mandate, we must obtain detailed information regarding your financial circumstances. Also, we must ensure our recommendations align with the evaluation of your financial circumstances. We are also required to conduct due diligence regarding the investments we recommend to you and monitor our recommendations continually over the advisory relationship.

Our duty of loyalty to you requires our firm to provide advice that is free from self-interest and always place your interests before our own. We must also make full and fair disclosure of all material facts related to our advisory services. Also, we are required to avoid or disclose circumstances where our interests actually conflict, could potentially conflict, or have an appearance of conflict with your interests.

We have conflicts of interest related to other industry activities and affiliations. Our firm has an affiliated investment advisor that operates pursuant to a de minimis exemption recognized by the State of Georgia. We also own a commodity pool operator that operates pursuant to a Commodities Futures Trading Commission exemption. Consequently, if we recommend that a client invests in securities offered by an affiliate (only offered to accredited investors), such a recommendation creates conflicts of interest due to the compensation earned by our affiliate.

We also manage the accounts and portfolios of one or more of our affiliated entities. Our principal owner earns performance-based fees indirectly as a result of ownership and financial interests in affiliated entities. Financial interest and managing different accounts and portfolios also conflict with your interests since these assets are managed alongside your investment assets and advisory accounts.

Additionally, the prospect of additional fee revenue incentivizes us to encourage you to invest more assets with us and to invest in other types of investments recommended by our firm. We earn additional fees as a result of managing more investment assets on your behalf and when you invest in other securities or investments owned by our affiliates. The different ways we make money conflict with your interests.

Please also review the following sections [Performance-Based Fees and Side-By-Side Management](#), [Other Industry Activities and Affiliations](#), [Code of Ethics](#), and [Brokerage Practices](#) of our Brochure for details regarding our conflicts of interest.

Ask your financial professional this question about our conflicts of interest:

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are paid percentage of the revenue earned from the client assets that they manage. We do not provide direct or indirect compensation based on sales incentives, minimum asset quotas, or transaction-based sales.

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

NO. Neither our firm nor financial professionals have a legal or disciplinary history. Please also visit www.investor.gov/crs for a free and simple search tool to research our firm and financial professionals.

Ask your financial professional this question about our disciplinary history:

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

ADDITIONAL INFORMATION

For additional information about our investment advisory services, please visit our website at www.capitalendurancegroup.com or review the full copy of our Brochure as attached. If you would like additional, up-to-date information or a copy of this relationship summary, please contact our Chief Compliance Officer, Patrick M. Dailey, by phone (678) 646-6776 or email info@capitalendurancegroup.com.

Ask your financial professional these questions to obtain more details about our firm, supervisory contacts, and complaints:

- **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?**