

Client Relationship Summary

Summit Global Investments, LLC

March 2023

Introduction

Summit Global Investments 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 these differences. 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.

Relationships and Services

What investment services and advice can you provide me?

Services and Accounts: SGI's investment advisory services are primarily limited to the discretionary management of investment portfolios for investment companies, institutional investors, pension and profit-sharing plans, trusts, corporate and business entities, and individual clients.

Account Minimums: SGI has a minimum to open and maintain a separate account of \$20,000 for individual accounts. SGI reserves the right to accept clients with smaller portfolios based upon certain criteria including anticipated future earning capacity, anticipated future additional assets, account composition, related accounts, and pre-existing clients.

Monitoring: Client accounts are reviewed by SGI's Investment Committee and/or portfolio managers on a regular basis and as-needed basis.

Conversation Starter—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?

Fees, and Other Costs

What fees will I Pay?

SGI is a fee-only investment advisor. No commissions are received from the purchase of individual securities, mutual funds or ETF's.

Individual Managed Account Maximum Annual Advisory Fee: Less than \$500,000, 2.00%; \$500,000 to \$999,999, 1.70%; \$1,000,000 and above, 1.20%.

SGI's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses that shall be incurred by a client. Additional information about our fees and costs may be found at <http://sgiam.com/documents/ADV-Part%202>

Conversation Starter—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 acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?

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All SGI clients pay fees and costs on the value of the investment while under management whether the investment increases/decreases in value.

It is the responsibility of the client to understand the fees and costs associated with investment undermanagement, please refer to the investment advisory agreement for fees and costs structures.

What are your legal obligations to me when acting as my investment advisor?

When we act as your investment adviser, we must act in your best interest and not put our interest ahead of yours.

How else does your firm make money and what conflicts of interest do you have?

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.

A portion of the assets managed by SGI can be allocated to one or more of SGI's mutual funds, where SGI earns "dual fees" for its services as an investment manager, and fees from the mutual funds it manages. Fees for SGI affiliated mutual funds may be found in the fund prospectus

More detailed information about these potential conflicts of interest can be found in items 5 and 10 of our Form ADV Part 2A, which is available online at: <https://sgiam.com/documents/ADVPart%202>

Conversation Starter—Ask your financial professional:

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

When SGI earns dual fees It represents a conflict of interest providing SGI an incentive to recommend investment products based on the compensation received, rather than choosing investment meeting the needs of the client.

SGI will make a good faith effort to determine if an investment in an affiliated mutual fund is in the client's best interest after considering such factors as: (1) assets invested with SGI, (2) investment strategy, (3) other available alternative mutual funds, (4) the combined management fees and expenses ratios of other non-affiliated mutual funds, and (5) client's risk tolerance, goals, and objectives.

How do your financial professionals make money?

Compensation for our financial professionals is a combination of salary and bonus. Bonuses are discretionary and reflect the overall success of the firm and the individual. Our financial professionals receive no product sales commissions and are only compensated through the advisory fee and/or management fee collected.

Conversation Starter—Ask your financial professional:

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

No. Neither the firm, nor any of our financial professionals have a legal or disciplinary history. Visit <https://investor.gov/CRS> for a free search tool to research our firm and our financial professionals.

Additional Information:

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #157091, or on our website: <https://www.sgiam.com>. You may also contact our firm at (888) 251-4847 to request a copy of this relationship summary and other up-to-date information.