

**REHMANN CAPITAL ADVISORY GROUP, LLC**  
**FORM CRS CUSTOMER RELATIONSHIP SUMMARY**  
**JUNE 1, 2020**

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Rehmann Capital Advisory Group, LLC (RCAG) is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS) which also provides educational materials about broker-dealers, investment advisers and investing.

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**WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?**

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Our advisory services include Asset Management and Financial Planning & Consulting for retail clients. If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, goals and risk tolerance. Based on what we learn we'll recommend a portfolio of investments that is monitored regularly, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. We'll offer you advice on a regular basis and contact you at least annually to discuss your portfolio.

We tailor our wealth management services to your needs and manage your account on a discretionary basis unless otherwise requested. Discretionary authority allows us to decide the type and amount of securities to be bought or sold for your account and when to invest without consulting you first. We maintain this discretion until it is revoked (e.g., by termination of our agreement or upon written instruction from you). We do not restrict our advice to limited types of products or investments. Our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us.

**Ask your financial professional the following questions:**

*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?*

Financial Planning & Consulting is offered as a separate service for an additional flat and/or hourly fee. We do not monitor your investments for the Financial Planning & Consulting service.

**Additional information about our advisory services can be found in Item 4 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/123047>.**

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**WHAT FEES WILL I PAY?**

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You will pay an on-going quarterly fee based on the value of the assets in your account. All fees will be automatically deducted from your advisory account. The more assets there are in your account, the more you will pay in fees and the firm may therefore have an incentive to encourage you to increase the assets in your account. Financial Planning & Consulting fees are based on several factors including time and labor, the nature and complexity of your situation and any special circumstances involved.

Fee paying arrangements are determined on a case-by-case basis. Clients may also pay additional fees and/or expenses, which are separate and distinct from our asset-based fee. Examples may include, but are not limited to: custodial fees, account maintenance fees, fees related to mutual funds and exchange-traded funds, transaction charges when purchasing or selling securities and other product-level fees associated with your investments. Clients who hire our services on a dual-contract basis will pay additional management fees directly to the third-party with whom the client has also contracted. These fees are separate and distinct from our fees.

**Ask your financial professional the following questions:**

*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?*

*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.*

**Additional information about our fees schedule, billing arrangements, additional fees and expenses, can be found in Item 5 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/123047>.**

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## **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?**

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**Ask your financial professional the following questions:**

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

**When we act as your investment advisor**, 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:

Your Advisor may also be a licensed insurance counselor. This allows them to advise you on the purchase of certain insurance products and receive a fee for that advice. As a result your Advisor may have an incentive to make recommendations to you in order to receive this additional compensation.

**Additional information about our conflicts of interest can be found in Item 5 of our Firm Brochure which is available online at <https://adviserinfo.sec.gov/firm/summary/123047>.**

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## **HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

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Our financial professionals are compensated through a combination of salary and bonus. Salary is based on general revenue of the firm and the professional's experience in the field. Bonuses are discretionary and reflect the overall success of the firm and the individual. Unless licensed to sell insurance, our financial professionals receive no product sales commissions or other forms of payment.

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

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No. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research our firm and financial professionals.

**Ask your financial professional the following questions:**

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

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## **ADDITIONAL INFORMATION**

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You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching CRD #123047.

**Ask your financial professional the following questions:**

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

For additional information about our services, or for a copy of this disclosure, please contact:

**Nicole Spitzley, Chief Compliance Officer, Phone: (517) 316-2438**

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**4086 Legacy Parkway, Lansing MI 48911 – (517) 316-2400**

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