



Form CRS

May 26, 2020

Introduction

The Berry Group, LLC is registered with the Securities and Exchange Commission as an investment adviser. Fees for brokerage and investment advisory services differ among broker-dealers and investment advisers and it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors. We provide portfolio management services that we offer on a discretionary basis according to the authority you provide in an investment advisory agreement with us. When you grant us discretionary authority, you provide us with authority to determine the investments to buy and sell in your account on an ongoing basis. You may impose reasonable restrictions on our discretionary authority, which must be provided to us in writing. If you prefer, you may retain us on a non-discretionary basis and retain the discretion and make the ultimate decision regarding the investments we purchase or sell in your account. As part of portfolio management services, we will continuously monitor your investments and provide advice. We may select certain independent Advisers to actively manage a portion of our clients' assets. We also provide financial planning services, in which we provide advice and recommendations regarding your personal investment goals and objectives, personal balance sheet, tax planning, risk management, retirement, education, cash flow and investment planning. If you retain us just for financial planning services, we do not monitor your investments and you make the ultimate decision regarding the purchase or sale of investments. Our investment advice is not limited to proprietary products or to a limited menu of products or types of investments.

We offer portfolio management services through bundled (Wrap) and unbundled programs. We act as the sponsor and portfolio manager to the wrap fee program. As the sponsor of the program we organize and manage the program, including determining the portfolio managers that will be available within the program.

You are encouraged to ask us questions including the following to help you better understand our 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 your licenses, education and other qualifications? What do these qualifications mean?*

What fees will I pay?

We charge a percentage of assets under management for portfolio management services. Annual fees are paid in advance on a quarterly basis using quarter-end market valuation. Financial Planning and consulting will generally be offered on a fixed fee or hourly fee basis and will generally not exceed \$20,000. Fees are due and payable as incurred.

In addition to our fees, you may incur additional fees and costs related to the investments in your account, such as custodian fees, account maintenance fees, transaction costs, fee charged by third-party managers, surrender charges, wire transfer and electronic fund fees, internal management fees of mutual funds and variable annuities, and other product related fees such as redemption fees.

Please refer to our [Form ADV, Part 2A Brochure](#), particularly Items 4 and 7 for more detailed information on our services. If you use our wrap fee program then refer also to our Part 2A Appendix 1 [Wrap Fee Brochure](#).



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. Please refer to our [Form ADV, Part 2A Brochure](#), particularly Item 5 for more detailed information about our fees and your investment costs. If you use our wrap fee program then refer also to our Part 2A Appendix 1 [Wrap Fee Brochure](#).

You are encouraged to ask us questions including the following to help you better understand 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 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 are fiduciaries to you and 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 are some examples to help you understand what this means. We receive benefits from the brokers and custodian we recommend, such as access to an institutional trading desk, access to electronic communications for client order entry and account information. This is a conflict of interest because a client may pay a commission that is higher than what another qualified broker-dealer might charge to affect the same transaction.

You are encouraged to ask us questions including the following to help you better understand 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 receive a salary and a discretionary bonus based on their individual performance and the success of the firm. There may be a conflict of interest in that our financial professionals have an incentive to encourage a client to increase their assets in their accounts.

Please refer to our [Form ADV, Part 2A Brochure](#) for more detailed information on our conflicts of interest. If you use our wrap fee program, please refer to our Part 2A Appendix 1 [Wrap Fee Brochure](#).

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

No, please visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our firm and your financial professional.

You are encouraged to ask us questions including the following to help you better understand our disciplinary history: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Additional Information

You can find additional information about our advisory services in our [Form ADV Brochure](#). (<https://adviserinfo.sec.gov/firm/brochure/301876>). You may request updated information and a copy of our Relationship Summary by contacting us at (508) 713-9580.

You are encouraged to ask us questions including the following to help you better understand who to contact with any questions or complaints: *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?*