



Form CRS: Customer Relationship Summary

INTRODUCTION

CIGX, LLC ("CIGX", "We", "Our" and/or "Us") is registered with the Georgia and Texas Securities Regulators as an investment adviser. CIGX offers asset and portfolio management services to individuals, corporate pension and profit-sharing plans, charitable institutions, foundations, endowments, private investment funds, trust programs, and other U.S. and international institutions. 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 www.investor.gov/CRS, which also provides educational materials about broker-dealers, investment adviser, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

CIGX offers a range of investment advisory and consulting services to retail investors, including discretionary investment management, financial and retirement planning, insurance planning, and investment consulting. Our investment advisory services are provided on a discretionary basis, meaning that CIGX has the authority to supervise and direct a portfolio without the prior consultation of the client. CIGX offers continuous management and monitoring of client accounts based on client's financial situation, investment objectives, retirement goals, risk tolerance, investment time horizon and other applicable financial information as part of its standard services. CIGX utilizes primarily exchange trade funds ("ETFs") as the investment vehicles but also uses mutual funds, common stocks, individual bonds, and other investments in the CIGX Global Portfolios. Our investment philosophy is founded on research in economics and finance to develop asset allocation models and portfolios designed to help you reach your financial goals.

Conversation Starters.

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?***

For additional information, please see our Form ADV, Part 2A brochure and the CIGX website: https://www.ecigx.com/files/ugd/e57ba5_cb1f701ab6e44082a735edbd41a6f025.pdf.

WHAT FEES WILL I PAY?

Retail investors using CIGX's investment advisory services typically pay a standard portfolio management fee based on a percentage of the value of their accounts under management. Fees are based on the closing value of the accounts on the last day of the prior quarter and are payable quarterly, in advance. As a result, the more assets you have in a CIGX account, the more fees you will pay to CIGX. The current annual fee schedule is as follows:

- 1.00% for accounts up to \$1,000,000
- 0.75% for accounts between \$1,000,001 and \$2,000,000
- 0.60% for accounts between \$2,000,001 and \$3,000,000
- 0.50% for accounts above \$3,000,000

Conversation Starters.

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?***

Our fees are for CIGX services only and do not include additional third party charges such as brokerage commissions, transaction fees, manager fees, custodial fees, deferred sales charges, transfer taxes, and wire transfer/electronic fund fees that are imposed by account custodians, brokers and third-party investment managers (e.g. mutual funds/ETFs/private fund managers). **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.

For additional information, please reference our Form ADV, Part 2A brochure, in particular Items 4 and 7 of Part 2A or Items 4.A. and 5 of Part 2A Appendix 1, and other applicable documents.

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 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 are some examples to help you understand what this means.

- While CIGX is not involved in other financial industry activities or affiliated with any other financial services providers, CIGX advisors may also offer life insurance products. A conflict of interest could exist in identifying insurance issues. CIGX does not bundle these products and there is no requirement that insurance be provided by CIGX.

For additional information, please see our Form ADV, Part 2A brochure and other applicable documents at https://www.ecigx.com/_files/ugd/e57ba5_cb1f701ab6e44082a735edbd41a6f025.pdf.

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

CIGX advisors are compensated directly by the portfolio management fees charged by CIGX on clients' accounts. This means that CIGX advisors income increases or decreases as the value of their clients' accounts increase or decrease.

DO YOUR PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

CIGX and its financial professionals do not have disciplinary history. Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research us and our financial professionals.

ADDITIONAL INFORMATION

For additional information about our services, please visit our website at <https://www.ecigx.com>. If you would like additional, up-to-date information or a copy of this disclosure, please call us at 770-374-3146.

Investment Services provided through CIGX, LLC, a Georgia based Registered Investment Advisor. CIGX is registered in Georgia and Texas. Not FDIC Insured. Not Guaranteed. May Lose Value.

Conversation Starters.

Ask your financial professional:

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

Conversation Starters.

Ask your financial professional:

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

Conversation Starters.

Ask your financial professional:

- *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?*