



Form CRS Customer Relationship Summary
March 12, 2026

The August Group Capital Ltd. (“August” or the “Firm”) is registered with the Securities and Exchange Commission (SEC) 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 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 discretionary investment management to high net worth and ultra-high net worth investors, both individuals/retail investors and companies. When we provide you with discretionary investment management under either our Family Office or Capital Allocation service offerings, we create an Investment Policy Statement for you and use that document to allocate your assets on a discretionary basis among one or more third-party investment managers. If you are receiving our Family Office or Capital Allocation services, we may also allocate your assets to alternative investments including private equity and hedge funds. In certain cases, we may provide you investment management services where we invest your assets on a discretionary basis directly in securities like exchange-traded funds (ETFs) and mutual funds.

If you are receiving our Family Office service, you will also have access to our non-advisory Family Office services such as assistance with accounting, financial reporting, banking and credit, bill payment, cash flow and liquidity planning, major purchases, insurance planning, estate planning, cross-border planning, and tax and legal matters. Depending on the nature of the services, Family Office advisory services may be provided through August Group Capital Ltd. or through August Group Legacy Ltd. If you are receiving our Family Office service, you will also have access to our August Lifestyle services, which are concierge and lifestyle services unique to each client’s needs.

We monitor your portfolio on at least a quarterly basis, including any third-party investment managers we select on your behalf. You may impose restrictions on investing in certain securities or types of securities.

For additional information, please see our [Form ADV Part 2A brochure \(Items 4 and 7\)](#), or talk to us.

Conversation Starters – Ask Us
<i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i>
<i>How will you choose investments to recommend to me?</i>
<i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i>

What fees will I pay?

If you are receiving our Family Office service, we will charge you a fee based on your net worth, which may be adjusted based on complexity. Your net worth is defined as being the value of your assets less the value of your liabilities, subject to certain exclusions that may be captured in your Investment Management agreement with us. For this purpose, assets may include those that you hold directly or indirectly, assets managed by third-party portfolio managers or invested in funds, assets that we manage directly, and cash and cash equivalents, among other assets. Liabilities may include your mortgage debt, lines of credit, and other debt we determine from time to time at our discretion.

If you are receiving our Capital Allocation service, our fees are based on the value of investments overseen by August – that is, your assets under management – including funds managed by third-party portfolio managers and invested in funds, as well as funds invested in alternative investments and private equity investments. The Capital Allocation service fee differs based on the quantum of assets under management, and is calculated on a marginal basis.

All advisory fees are charged to you in arrears on a quarterly basis and will generally be invoiced to you or deducted directly from one of your custodial accounts.

You should also note that when we charge you a fee based on your net worth or assets under management, the more assets that are in your account, the more you will pay in fees. We therefore may have an incentive to encourage you to increase the assets in your account on which we can charge our service fee. Please also note that in addition to our service fee, you will incur certain charges imposed by

custodians and other third parties that are separate from and in addition to the fees we will charge you. These charges include brokerage commissions, custodial fees, transaction fees, and charges and fees imposed directly by a third-party investment manager or by a mutual fund, ETF, or alternative fund held in your account.

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 see our [Form ADV Part 2A brochure \(Items 5, A, B, C., and D\)](#), or talk to us.

Conversation Starters – Ask Us

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 have to act in your best interest and not put our interest ahead of yours. At the same time, our business model may create some conflicts with your interests. You should understand and ask us about these conflicts because they affect the recommendations we provide you. Here are some examples to help you understand what this means.

- We manage assets on behalf of our parent company, occasionally side-by-side with the assets we manage on your behalf. This may create a conflict of interest due to favor the parent company when recommending third-party investment managers and allocating investment opportunities. To help mitigate this conflict, we have policies and procedures in place to ensure that all clients are treated equally.
- August Group Legacy, our insurance affiliate, earns commissions from insurance policies acquired through the affiliate. This arrangement creates a conflict of interest in using our affiliate for your insurance needs. You are under no obligation to purchase these products, however, and we will always act in your best interest when making any recommendation.

For more information about our conflicts of interest, please see our [Form ADV Part 2A brochure \(Items 10 and 12\)](#), or talk to us.

Conversation Starters – Ask Us

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

How do your financial professionals make money?

Our investment advisory representatives receive cash compensation in the form of a base salary as well as a bonus, based on their performance and the profitability of the firm. Relationship managers may receive a commission for new assets under management as well as existing assets overseen. Certain employees are also owners of the firm and receive a share of profits. We do not receive any transaction-based compensation, such as brokerage commissions or mutual fund sales charges, or any other compensation from third-parties in connection with the management of your account. As noted above, however, our insurance affiliate may receive compensation for referring certain non-securities related service providers to you.

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

No. Visit investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starters – Ask Us

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

Additional information about our firm can be found at <https://augustgroup.com/> and <https://adviserinfo.sec.gov/>. You can obtain a copy of this Form CRS, or any other up-to-date information, upon request and free of charge by contacting us at 438-792-5161.

Conversation Starters – Ask Us

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?