

**Item 1 – Date of Brochure as Last Revised: May 13, 2020**

The Helmstar Group is a Registered Investment Adviser with the Securities and Exchange Commission. We provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Additional free and simple tools are available to research firms and financial professionals at <http://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

**Item 2 – What investment services and advice can you provide me?**

We provide investment advisory services which includes financial planning, portfolio management and pension consulting to retail investors. Services are based on your individual needs. An initial interview and data gathering questionnaire is undertaken to determine your financial situation and investment objectives. With this information, our financial professionals use their expertise of financial products and strategies, regulations, and the economy to determine appropriate recommendations to work towards attaining your goals and objectives. Recommendations are then presented along with determining an execution strategy. Ongoing support is provided for execution and periodic meetings and communications are conducted to review life or goal changes, investment performance, and adjust your financial strategies, as necessary.

We provide advice on various types of investments. Our services are not limited to a specific type of investment or product. As a part of our standard service, we monitor your portfolio as part of an ongoing process with regular account reviews. Our financial professionals are responsible for reviewing your portfolios, investment objectives, strategies, and restrictions (if any). Reviews may be triggered by material market, economic or political events, or by changes in your financial situation (such as retirement, termination of employment, physical move, or inheritance).

You give us discretionary authority to determine the securities to be bought or sold. We also have discretion to select, retain or replace third-party managers to manage your accounts. In all cases, however, such authority is exercised in a manner consistent with the stated investment objectives for your account. In addition, you may also choose to restrict our ability to have full discretionary authority and impose reasonable account restrictions. We also offer non-discretionary authority, whereby you make the ultimate decision regarding the purchase or sale of investments. The minimum account size for opening and maintaining an account with our firm is \$500,000, which may be waived at our discretion.

For more detailed information about our services and fees, please feel free to request a copy of our firm's disclosure Form ADV, Part 2A brochure. This brochure can also be found at the following public site: <http://adviserinfo.sec.gov/firm/summary/145074>

**Conversation Starters – We encourage you to ask our financial professionals these key 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?

**Item 3 – What fees will I pay?**

We charge advisory fees for our investment advisory and financial planning services. Our fees are calculated and charged based on a percentage of assets under management, or on a flat fee basis, or on an hourly basis on a quarterly cycle. Advisory fees generally range from \$100 to \$300 per hour if hourly consulting is selected, \$750 to \$15,000 if a flat fee is selected or a percentage of assets not to exceed 1.25% annually based on the total asset size and complexity of your financial situation and needs. We impose no minimum advisory fee. Our fees and minimums are negotiable at our sole discretion. Because we charge a fee based on the total amount of assets we manage for you, we have an incentive to recommend that you invest more of your assets under our management which represents a conflict of interest. For detailed information, refer to our form ADV Part 2A by clicking the following link <http://adviserinfo.sec.gov/firm/summary/145074>

Our fees are exclusive of, transaction fees, and other account related costs and expenses which may be charged by the qualified custodian (i.e., Charles Schwab & Co., Inc or SEI Private Trust Co.) maintaining your investment account as well as fees and expenses

charged by investment products/managers (e.g., exchange traded funds, mutual funds, third party money managers, etc.) utilized as part of your investment strategy. You are responsible for such charges, fees, and expenses which are exclusive of and in addition to our fee. Please note, that we do not receive any portion of these costs.

**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 more detailed information about our fees and costs, please refer to our firm's disclosure Form ADV, Part 2A brochure.

**Conversation Starters – We encourage you to ask our financial professionals these key 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?

**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 must 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.

Our firm is “fee-based” meaning that our dually licensed financial professionals receive income from advisory fees we charge you and we may also receive commissions from third parties for insurance product sales. This practice presents a conflict of interest because they have an incentive to recommend insurance products to you for the purpose of generating commissions rather than solely based on your needs. We do not utilize any proprietary products, principal trading, or revenue sharing.

We do receive third-party research, technology services, and other benefits at no charge to us from Charles Schwab & Co, Inc. and SEI Private Trust Co. This gives us an incentive to recommend that you use this custodian which represents a conflict of interest.

**More detailed information can be found in our firm's disclosure Form ADV, Part 2A brochure.**

**Conversation Starters – We encourage you to ask our financial professionals these key questions:**

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

**How do your financial professionals make money?**

Our Company and the financial professional servicing your account(s) are compensated in the following ways: salary, bonus and insurance commissions. Financial professionals' compensation is based on the following factors: the amount of client assets they service, insurance products sold and the revenue the firm earns from the person's services or recommendations. Additional information about commission compensation for insurance product sales can be found in our ADV 2A Brochure.

**Item 4 – Do you or your financial professionals have legal or disciplinary history?**

No. <http://www.investor.gov/CRS> has a free and simple search tool to research financial professionals.

**Conversation Starters – We encourage you to ask our financial professionals these key questions:**

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

**Item 5 – Additional Information**

For more detailed information about us, please request a copy of our Form ADV, Part 2A brochure. Please contact 208-429-0800 to request up-to-date information and the most current copy of this Form CRS. Alternatively, you may visit the SEC website at <https://adviserinfo.sec.gov/firm/brochure/145074>.

**Conversation Starters – We encourage you to ask our financial professionals these key questions:**

- 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?