



Client Relationship Summary (Form CRS)

Item 1 – Introduction

Epoch Consulting Group
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Epoch Consulting Group is registered with the United States Securities and Exchange Commission as an Investment Advisor. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences.

Form CRS is a brochure written for the purpose of describing our services and fees and other important information for your use in determining whether to hire or retain us as an advisor. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisors, and investing.

Item 2 – Relationships and Services

What investment services and advice can you provide me?

We provide investment advisory services to retail clients. We provide private wealth management to taxable and non-taxable accounts, providing customized portfolios using individual equities and bonds (taxable and non-taxable), no-load mutual funds, and exchange traded funds (ETFs). We also offer wrap fee programs where we utilize outside sub-advisors to manage your assets. We do not offer proprietary products. The types of investment profiles we manage range from “aggressive growth” to “capital preservation”.

Your investments are continually monitored, and performance reports are provided on a quarterly basis; both part of our standard services. We offer advice on investment products held outside your account(s), such as annuities, but these investments are not monitored on an ongoing basis and are not included in performance reporting.

We offer non-discretionary investment trading, which makes you the ultimate decision-maker regarding the purchase or sale of investments. Except for wrap fee accounts, we do not require any minimum account size or investment amount for opening or maintaining an account. For more information on our services, investment offerings and types of clients, please see our ADV, Part 2 Brochure (Items 4 and 7).

Link to our ADV, Part 2 Brochure: <https://adviserinfo.sec.gov/firm/summary/132757>

Questions you should ask a financial professional in deciding whether to hire them:

1. *Given my financial situation, why should I choose an investment advisory account?*
2. *How will you choose investments to recommend for my account?*
3. *What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

Item 3 – Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

We charge either an annual asset-based fee that typically ranges from one-quarter (0.25%) to one percent (1.00%) of the assets under management, a fixed fee, or an hourly fee at the rate of \$300/hour. We do not charge commissions or sales fees. Our fees are paid quarterly in advance. Asset-based fees are based on the market value of your account(s) on the last day of the previous quarter. All related accounts are aggregated for purposes of calculating our fee. Fees are negotiable. A wrap fee program has additional fees to pay for an outside sub-advisor, transaction costs, and fees for the custody of your assets at a broker-dealer or bank, and therefore, are higher than a typical asset-based advisory fee.

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Item 3 – Fees, Costs, Conflicts, and Standard of Conduct

An asset-based fee could be a conflict of interest because the more assets you have with us, the more we are paid and therefore, a possible incentive for us to increase the assets in your account. Another possible conflict is that we require your assets to be custodied at Charles Schwab & Co. That requirement might not be the lowest cost custodian for your assets and provide the “best execution”

Other costs we want you to be aware of include: (1) investment management fees charged by mutual funds and ETFs; and (2) transaction costs related to the purchasing of investments.

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 information on our fees and costs, please see our ADV, Part 2 Brochure (Item 5). Link to our ADV, Part 2 Brochure: <https://adviserinfo.sec.gov/firm/summary/132757>

Questions you should ask a financial professional in deciding whether to hire them:

1. *Help me understand how these fees and costs might affect my investments.*
2. *If I give you \$10,000 to invest, over the course of one year 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 advisor?

We have a fiduciary duty to you as your advisor—a duty of undivided loyalty and utmost good faith. This means we have an obligation to act in your best and to provide investment advice that is in your best interest; not ours

How else does our firm make money and what conflicts of interest do we have?

We are compensated only by our clients. We make no other money from our client relationships.

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. For example, advising you to rollover your assets from a company pension plan to an IRA rollover account could be a conflict if we were to receive fees for managing those assets. Recommending a higher growth portfolio than what is in your best interest simply to increase our asset-based compensation, is another example.

Questions you should ask a financial professional in deciding whether to hire them:

1. *What are the most common conflicts of interest in an advisory account and how will you address them in providing services to my account?*
2. *Tell me how your firm makes money in connection with my account?*

How do your financial professionals make money?

Our advisors are compensated on the amount of client assets they service.

Item 4 – Disciplinary History

Do you or your professionals have legal or disciplinary history?

No. We advise you to visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals

Questions you should ask a financial professional in deciding whether to hire them:

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

Item 5 – Additional Information

For additional information on Epoch Consulting Group and to request a copy of our relationship summary, visit Investor.gov/CRS. You may also phone us at (707) 524-5800 or email: rtasker@epochcg.com for up-to-date information and to request a copy of our relationship summary.

Questions you should ask a financial professional in deciding whether to hire them:

1. *Who is my primary contact person for my account and is he or she a representative of an investment advisor or a broker-dealer?*
2. *Who can I talk to if I have concerns about how this person is treating me?*