

# Builder Investment Group, Inc.

## Client Relationship Summary – March 19, 2026

### **INTRODUCTION**

Builder Investment Group, Inc. is an investment adviser registered with the U.S. Securities and Exchange Commission. Brokerage and investment advisory services and fees differ. It is important for a retail investor to 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.

### **RELATIONSHIPS AND SERVICES**

#### ***“What investment services and advice can you provide me?”***

We offer discretionary investment management services to retail investors and customize our services to meet each investor’s specific needs. As part of our standard services, we monitor retail investors’ investments on a quarterly basis. Investor accounts are held at unaffiliated custodians and predominantly, we use the following types of investment instruments: exchange listed and over-the-counter equities; interests in privately offered securities; corporate debt securities (other than commercial paper); certificates of deposit; municipal securities; variable annuities; mutual funds (closed-end and open-end funds); and U.S. government securities. We generally require a minimum investment portfolio of \$250,000.

**For Additional Information...refer to our Form ADV, Part 2A, Items IV, V, VII, and VIII.**

#### ***Questions you should ask a 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?”*

### **FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT**

#### ***“What fees will I pay?”***

For our investment management services, we charge an asset-based fee. As a result, the more assets there are in a retail investor’s account, the more a retail investor will pay in fees, and we may therefore have an incentive to encourage a retail investor to increase the assets in his or her account. Other fees charged to you that relate to your portfolio are fees paid to a custodian as well as other transactional fees and product-level fees. These fees can include brokerage commissions, transaction fees, custodial fees, wire transfer and electronic fund processing fees. Investment management fees and administrative fees also can be charged by mutual funds, variable annuities, exchange traded funds, and other private funds. **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...refer to our Form ADV, Part 2A, Items IV, V, VII, VIII, X, and XII.**

#### ***Questions you should ask a 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?”*

#### ***“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, 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 is an example to help you understand what this means.

- Certain of our supervised persons serve as either the general partner or managing member of one or more pooled investment vehicles. Certain clients of BIG may invest in these same pooled investment vehicles. Other than our customary investment management fees, neither BIG nor any of its supervised persons receive additional compensation as a result of a BIG client investing in such pooled investment vehicles.

**For Additional Information...refer to our Form ADV, Part 2A, Item X.**

***Questions you should ask a financial professional...***

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

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

Our financial professionals are paid a salary and benefits along with a percentage of fees derived from assets under his/her management.

**For Additional Information...refer to our Form ADV, Part 2A, Items IV, V, VII, VIII, X, and XII.**

**DISCIPLINARY HISTORY**

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

Yes. You can always visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research you and your financial professionals.

***Questions you should ask a financial professional...***

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

**ADDITIONAL INFORMATION**

You may find additional information about our firm on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Please call us at 404-233-9341 for information about our services and to request a copy of our client relationship summary or our Form ADV, Part 2A.

***Questions you should ask a 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?"***

**Exhibit – Form CRS Summary of Material Changes**

Previous Form CRS: March 18, 2025

Current Form CRS: March 19, 2026

Summary of material changes appearing in BIG's Current Form CRS...

1) None