Heritage Investment Group, Inc.
Customer Relationship Summary
(Updated March 2026)

Item 1. Introduction

Heritage Investment Group, Inc. (“Heritage”) is an investment adviser registered with the U.S. Securities and Exchange Commission. Investment advisory services and fees differ from those of broker-dealer firms; therefore, it is important to understand the differences. Educational information regarding investment advisors, broker-dealers and investing can be located at Investor.gov/CRS.

Item 2. Relationships and Services

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

Description of Services and Monitoring

We provide investment advisory services (not brokerage services) to individual/retail/institutional investors, including asset management, financial planning, and investment consulting. Reviews of your accounts will be conducted at least quarterly by one or more of our Investment Advisory Representatives (IARs). The review process includes a review of your goals and objectives, evaluation of the strategy which has been employed, and monitoring the portfolio. As part of our standard services, we review our client accounts regularly and meet with clients at their request. Factors that trigger reviews include changes to our investment recommendations and changes to your financial situation and/or investment needs. Our financial planning services are included as part of our asset management services. Should we create a stand-alone plan, reviews would be conducted on an “as needed” basis.

Investment Authority

Heritage typically offers our asset management on a ***discretionary*** basis. Discretionary asset management allows Heritage the limited authority to trade and rebalance your accounts without requesting permission each time a transaction is placed. Our level of authority is determined at the beginning of our relationship with you in our advisory agreement but can be changed upon request.

Investment Offerings

While we can advise on any investment asset, our investment recommendations are primarily focused on investments in mutual funds, ETFs, equities, and federal/state/local bonds. To open and maintain an account, Heritage has a minimum relationship size of $1,000,000, but at its discretion, accepts accounts/clients below this minimum.

Additional Information

For additional Information, please see our Form ADV Part 2A (with special emphasis on Items 4, 7, and 16 of Part 2A) available at https://adviserinfo.sec.gov/firm/summary/113204.

Conversation Starters*

- 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. Fees, Costs, Conflicts, and Standard of Conduct

“What fees will I pay?”

Heritage’s fees are based on the type(s) of service(s) we provide.

For asset management, we bill an annual asset-based fee paid quarterly in advance. The fee is charged as a percentage of the assets that we manage and is tiered. Typically, the percentage fee will decline when the assets under management are in excess of a listed dollar amount as indicated on your Heritage advisory contract, however, the dollar fee will be higher as the value of the account increases. Therefore, we have an incentive to encourage you to increase the assets in your account(s).

Financial planning services are provided in connection with our asset management services at no additional charge. Our services also include the selection of investment vehicles.

It should be noted that legal fees for Heritage’s affiliated/associated legal professionals, MacLean, Ema, & Aulet, P.A. are separate and distinct from investment related fees and expenses.

Other Fees and Costs: Some investments, such as mutual funds and ETFs, have additional fees. Those fees include operating expenses. You may also pay other fees to the custodian of your assets. These include, but may not be limited to, commissions on transactions, fees for wire transfers, stop payments on checks, account maintenance fees, duplicate check or statement fees, overnight delivery charges, returned check, and asset transfer fees.

Additional Information: You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying.

* Consider asking your financial professional these questions.

More detailed information about our fees and costs are included in our Form ADV Part 2A (Item 5), available at https://adviserinfo.sec.gov/firm/summary/113204

Conversation Starters*

- 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?"

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.

For example, it should be noted that Heritage may recommend to you the use of legal services provided by affiliated/associated persons and their firms. Although this practice is helpful in the coordination of wealth management process, it represents a potential conflict of interest in that each party benefits financially from your use of each respective service should you choose to engage them.

In addition, we recommend independent broker/dealer-custodians, such as Charles Schwab, Fidelity, or other qualified custodians. In light of these recommendations, Heritage participates in, and has agreements with, these respective firms whereby they offer their services to Heritage clients (and other independent investment advisors). We do NOT receive any direct monetary compensation from any custodian for trade execution. However, Fidelity and Schwab offer Heritage clients a variety of services with varying commission and fee schedules that change from time to time. We incur direct costs from these broker/custodians that vary, and they reduce these costs when a specified asset threshold is reached. This causes a potential conflict of interest because we have an incentive to recommend the broker/custodian that will waive certain costs once a specified asset level is reached. To address this conflict, we present to each client the services and costs of each broker/custodian as previously noted. These arrangements and additional information about other conflicts of interest are discussed in more detail in our Form ADV Part 2A, available at https://adviserinfo.sec.gov/firm/summary/113204

"How else does your firm make money and what conflicts of interest do you have?"

Our only compensation is through the asset management fee that we charge as described above.

Conversation Starter*

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

"How do your financial professionals make money?"

Our IARs are compensated through salaries and/or a portion of revenue we receive for the advisory services. The portion paid to your IAR does not vary based on the type of investments that are recommended. Separately, certain members of Heritage own, operate, or work at a law firm. These Heritage members would receive compensation from their respective firms should you choose to engage them for legal services.

Item 4. Disciplinary History

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

No – Neither the Firm nor any of our IARs have a disciplinary history. We invite you to visit Investor.gov/CRS for a free and simple search tool to research our Firm and IARs.

Conversation Starters*

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

Item 5. Additional Information

We encourage you to seek out additional information about our investment advisory services in our Form ADV Brochure on Investor.gov or adviserinfo.sec.gov. Alternatively, you can call Heritage at (954) 785-5400 to speak with us directly and request a copy of this relationship summary.

Conversation Starters*

- 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?

* Consider asking your financial professional these questions.

Item 1 – Cover Page

Heritage Investment Group, Inc.

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Pompano Beach, FL 33062

(954) 785-5400

www.heritageinvestment.com

www.fiduciaryinvesting.com

7/27/2026

This brochure provides information about the qualifications and business practices of HERITAGE INVESTMENT GROUP, INC. ["Heritage"]. Heritage's IARD firm number is 113204. If you have any questions about the contents of this brochure, please contact us at (954) 785-5400 or htaylor@heritageinvestment.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

HERITAGE INVESTMENT GROUP, INC. is an SEC Registered Investment Adviser. Please note that SEC registration of an Investment Adviser does not imply any level of skill or training. The oral and written communications of an Adviser provide you with information about which you determine to hire or retain an Adviser.

Additional information about HERITAGE INVESTMENT GROUP, INC. also is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2 – Material Changes

Since our last annual filing dated March 19, 2026, we have updated this brochure to reflect and clarify Heritage's use of third-party sub-advisers. Specifically:

- **Item 4 (Advisory Business)** – Clarified disclosures regarding Heritage's sub-advisory services and oversight of third-party sub-advisers and updated Heritage owners.
- **Item 5 (Fees and Compensation)** – Added disclosures regarding fees, billing practices, and compensation arrangements associated with certain sub-advisory programs.
- **Item 7 (Types of Clients)** – Added disclosures regarding eligibility requirements and account minimums applicable to certain sub-advisory programs.
- **Item 8 (Methods of Analysis, Investment Strategies and Risk of Loss)** – Added disclosures regarding sub-adviser risk and risks associated with options-based and synthetic financing strategies.
- **Item 10 (Other Financial Industry Activities and Affiliations)** – Clarified disclosures regarding Heritage's relationships with unaffiliated sub-advisers.
- **Item 14 (Client Referrals and Other Compensation)** – Added disclosures regarding certain third-party referral and compensation arrangements.
- **Item 16 (Investment Discretion)** – Updated disclosures regarding discretionary authority granted to third-party sub-advisers and Heritage's oversight responsibilities.
- **Item 17 (Voting Client Securities)** – Updated disclosures regarding proxy voting responsibilities where third-party sub-advisers are utilized.

We have also made other non-material revisions throughout the brochure to improve clarity and update existing disclosures

In the past, we have offered or delivered information about our qualifications and business practices to clients on at least an annual basis. Pursuant to new SEC Rules, we will ensure that you receive a summary of any materials changes to this and subsequent brochures within 120 days of the close of our business' fiscal year. We may further provide other ongoing disclosure information about material changes, as necessary.

We will further provide you with a new brochure as necessary, based on changes or new information, at any time, without charge.

Currently, our brochure may be obtained free of charge by contacting S. Hardy Taylor, VP, CCO at (954) 785-5400 or htaylor@heritageinvestment.com. Our brochure is also available on our web site, www.heritageinvestment.com.

Additional information about HERITAGE INVESTMENT GROUP, INC. is also available via the SEC's web site www.adviserinfo.sec.gov. The SEC's web site also provides information about any persons affiliated with HERITAGE INVESTMENT GROUP, INC. who are registered, or are required to be registered, as investment adviser representatives of HERITAGE INVESTMENT GROUP, INC.

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Item 4 – Advisory Business

ADVISORY SERVICES AND FEES

Heritage Investment Group, Inc. is a privately owned, fee-only SEC Registered Investment Adviser providing investment and wealth management solutions to individuals, high net worth investors, family trusts, charitable foundations, and qualified plans. Heritage was founded in 1993 to serve the portfolio management needs of the clients of a well-established estate planning law firm in South Florida. It has since grown to serve individual and institutional clients throughout the country. We have experts in the areas of portfolio management, tax management, and advanced wealth transfer planning. Our professionals work as a team to create a unified wealth management experience. This allows you to achieve your goals by alleviating the complexities of investing and by relying upon Heritage to act as your financial director.

Heritage works for you on a fee-only basis. Unlike brokerage firms, we have no commission incentive, nor any other compensation arrangements which could compromise our objectivity. As a fiduciary, we are legally required to act in your best interest at all times.

The firm is owned by its principals, employees, family members or trusts for the benefit of principal family members.

Heritage Owners:

1-Frederick R. MacLean, Jr. Revocable Trust; Frederick R. MacLean, Jr. and Laura MacLean-Co-Trustees
2-MacLean Family Trust f/b/o Frederick R. MacLean III, Laura MacLean-Trustee
3-MacLean Family Trust f/b/o Madeline R. MacLean, Laura MacLean-Trustee
4-The Taylor Family Revocable Trust, Samuel Hardy Taylor and Heide R. Taylor-Co-Trustees
5-Timothy Glenn Slattery Revocable Trust, Timothy Glenn Slattery and Jenny Slattery-Co-Trustees
6-Robert Ian McCarver and Tracy M. McCarver-Tenants by the Entirety
7-Teas Revocable Tenancy by the Entirety Trust dated 09/27/2011, David and Courtney Teas, Co-Trustees
8-Laura MacLean Irrevocable Trust; Laura MacLean-Trustee

In addition to our SEC registration, we have filed our application to notice file as an investment adviser with the State of Florida Office of Financial Regulation, in order to provide the investment advisory products and services described within this document. We are also notice filed with the States of Alabama, Arkansas, Arizona, California, Colorado, Connecticut, Delaware, District of Columbia, Georgia, Hawaii, Iowa, Louisiana, Maine, Maryland, Massachusetts, Michigan, Mississippi, New Hampshire, New Jersey, New York, North Carolina, Ohio, Pennsylvania, South Carolina, Tennessee, Texas, Virginia, and Wisconsin.

As of 12/31/2025, Heritage Investment Group, Inc. manages **$2,228,296,610** of client assets on a discretionary basis serving approximately 906 clients.

Heritage Investment Group, Inc., ("Heritage") offers the following separate and distinct investment advisory services to clients.

1. DISCRETIONARY INVESTMENT MANAGEMENT SERVICES:

Heritage provides discretionary professional investment management of a client's individual account(s) and can recommend any number of securities which meet your needs, risk tolerance, objectives, net worth, income, and other relevant factors. Primarily, client portfolios consist of select, Exchange Traded Funds ("ETFs") and institutional mutual funds (no-load) with various objectives. In addition, if in line with a client's risk tolerance and investment objective, we may recommend alternative investments (e.g., hedge funds, private equity, REITs, etc.). Our service (at a minimum) provides for an annual re-allocation of assets and counseling with you. To enhance client asset security, Heritage will not act as a qualified custodian holding your funds.

Please note that accounts with margin will be charged margin interest by their custodian when clients utilize it for overdraft protection and/or when there is a trade date/settlement mismatch for certain assets. As part of its investment management philosophy, Heritage does <u>not</u> utilize leverage or borrowing as a tool to manage our client accounts. Additionally, although we do not use lines of credit secured by your securities portfolio in our investment process, upon request, we can assist you in negotiating rates with lender(s), should the need arise.

2. MISCELLANEOUS SERVICES

It should be noted that, in prior years, Heritage offered 1) Non-Discretionary Investment Consulting and Performance Measurement and 2) acted as a Solicitor for several other Registered Investment Advisers located around the country. Heritage no longer offers these services to new clients: however, by agreement and prior to elimination, some existing clients remain with Heritage under these services.

3. TRUST PROTECTOR SERVICES

As part of our wealth management process, we offer trust protector services through our affiliate, Heritage Trust Protector Services, LLC ("HTPS"). A trust protector is an entity appointed in a trust document who has certain powers within the trust to help ensure the grantor's intent is carried out and that the best interests of beneficiaries are maintained. One of the primary functions would be to remove and replace a trustee. Please see Item 10 for more detailed information.

Retirement Plan Rollovers

Clients may independently elect to retain assets in an employer-sponsored retirement plan, transfer assets to another employer-sponsored retirement plan, transfer or roll over assets to an Individual Retirement Account, take a distribution, or select another retirement asset disposition option. Heritage does not recommend or require that clients select any particular retirement asset disposition option. The decision regarding how to proceed with retirement assets remains solely with the client.

To assist clients in making an informed and independent decision, Heritage will provide the *Heritage Investment Group, Inc. and Retirement Plan Account(s)*, which is an educational disclosure that describes the retirement asset disposition options that may be available and summarizes the potential advantages and disadvantages associated with each option. These factors may have varying levels of importance depending upon each client's individual circumstances. After independently deciding how to proceed with retirement assets, a client may separately decide whether to engage Heritage to provide investment advisory services.

If a client independently elects to engage Heritage after making that decision, Heritage will provide investment advisory services pursuant to the applicable Investment Advisory Agreement. Heritage receives advisory fees on assets it manages in accordance with its standard fee schedule.
We benefit financially from the rollover of the clients' assets from a retirement account to an account that we manage or provide investment advice, because the assets increase our assets under management and, in turn, our advisory fees.

Sub-Advisory Arrangements

On a limited basis, Heritage may engage one or more unaffiliated SEC-registered investment advisers to provide discretionary management services for all or a portion of a client's account when Heritage determines that such an arrangement is suitable and in the client's best interest.

Heritage retains overall responsibility for the client relationship, including determining the client's investment objectives, risk tolerance, asset allocation, and the suitability of any sub-advisory program. The selected sub-adviser may be granted discretionary authority to manage designated assets pursuant to a specific investment strategy, model portfolio, or specialized investment program. The securities utilized can vary and include but are not limited to individual securities, options, mutual funds and ETFs (please reference the applicable sub-advisors Form ADV Part 2A, and speak with your IAR, for additional information on their strategies).

Heritage conducts due diligence on sub-advisers prior to engagement and periodically reviews their services and performance. Any applicable fees and material terms associated with a sub-advisory arrangement will be disclosed to clients before implementation.

Examples of sub-advisers currently utilized by Heritage may include Dimensional Fund Advisors LP ("DFA"), SyntheticFi LLC ("SyntheticFi"), SpiderRock Advisors, LLC, and other unaffiliated investment advisers that Heritage may engage in the future.

Item 5 – Fees and Compensation

Fee Schedule:

The following is Heritage's standard fee schedule, per account, where Heritage's advisory services have been contracted. Fees may be negotiable and in certain circumstances, fees may be waived at Heritage's discretion. The annual fee is divided in installments and billed quarterly in advance based (rounded to the nearest dollar) on the account's beginning value as of the first day of each calendar quarter. If the account is opened after the start of the calendar quarter, the initial fee will be prorated from the date of the first trade placed in the account through the end of the quarter (or other similar start period of the investment advisory services). Thereafter, unless otherwise provided, all fees are determined on the basis of the market value of the portfolio assets as of the last day of the previous quarter.

Advisory Fee/Equity and Balanced Account Management

Asset Value -Annual Advisory Fee:

First $500,000	1.25%
Next $500,000 ($500,000 to $1,000,000)	1.00%
Next $2,000,000 ($1,000,000 to $3,000,000)	0.85%
Next $2,000,000 ($3,000,000 to $5,000,000)	0.70%
Next $20,000,000 ($5,000,000 to $25,000,000)	0.50%
Next $25,000,000 ($25,000,000 to $50,000,000)	0.45%
Next $50,000,000 ($50,000,000 to $100,000,000)	0.40%
Over $100,000,000	0.30%

As a client, you may terminate the contract(s) with Heritage upon five (5) days written notice without the imposition of any penalty. Heritage Investment Group, Inc. will refund the pro rata, unearned portion of the advisory fees paid in advance. You, the client, will receive a full refund should you terminate the agreement within five (5) business days of signing with Heritage. Clients generally grant the authority to pay Heritage its quarterly fees directly from the client's account held by an independent custodian. Accordingly, you, the client, will provide, in writing, limited authorization to withdraw the contractually agreed upon fees from the account. The custodian of the account is advised in writing of the limitation on Heritage's access to the account. The custodian will also send to you, the client, a statement, at least quarterly, indicating all the amounts disbursed from the account including the amount of advisory fees paid directly to Heritage.

Advisory fees charged are separate and distinct from the fees and expenses charged by mutual funds which may be recommended to you. A description of these and other expenses are available in each fund's prospectus. Certain investments recommended and utilized in your account(s) may be available via other sources. In addition, you may incur certain charges imposed by third parties other than Heritage (such as brokerage fees, transaction costs, custody fees, etc.). All information and advice furnished by either to the other, including their agents and employees, shall be treated as confidential and not disclosed to third parties except as agreed upon in writing or required by law.

Cash Balances in Accounts:

Heritage views cash as an asset class and, as such, a portion of your portfolio will be held in cash, cash equivalents and/or money market funds as part of the overall investment strategy for the account(s). Depending on your specific cash flow needs and/or market conditions these cash balances can, at times, be high and represent a material portion of your overall portfolio. Regardless of cash quantities, clients should understand that cash and cash equivalents, including money market funds, are subject to Heritage's advisory fee.

We will deliver the applicable disclosure brochure(s), or Form ADV Part 2A-2B and Form CRS, to you before or at the time we enter into an investment advisory contract with you.

Item 12 further describes the factors that Heritage Investment Group, Inc. considers in selecting or recommending broker-dealers for client transactions and determining the reasonableness of their compensation (*e.g.*, commissions).

It should be noted that legal fees for Heritage's affiliated party, MacLean, Ema, & Aulet, P.A. are separate and distinct from investment related fees and expenses.

DFA Sub-Advisory Relationship

On a limited basis, Heritage may engage DFA to provide sub-advisory services when Heritage concludes that doing so is suitable and in the best interest of the client or particular account. For assets managed under the sub-advisory relationship with DFA, clients are charged a separate sub-advisory fee in addition to Heritage's advisory fee. DFA's fee is billed in arrears and calculated based on the average daily balance of assets under management during the applicable billing period. The current maximum DFA sub-advisory fee schedule is as follows:

Asset Type	Annual Sub-Advisory Fee*
Direct Equity Securities	0.29% (29 basis points)
Direct Fixed Income Securities	0.29% (29 basis points)
DFA Mutual Funds or ETFs	0.00%
Non-DFA Mutual Funds or ETFs	0.10% (10 basis points)

Minimum Fee:

Notwithstanding the foregoing, the minimum annual sub-advisory fee for any Account will be determined based on the Account's holdings as of the end of each calendar quarter or the effective date of Account termination, whichever occurs first. The minimum fee shall equal: (i) $250,000 multiplied by the applicable fee rate for Direct Equity Securities; (ii) $250,000 multiplied by the applicable fee rate for Direct Fixed Income Securities if the Account holds no Direct Equity Securities but holds Direct Fixed Income Securities; or (iii) $250 for any Account that holds neither Direct Equity nor Direct Fixed Income Securities.

Fees are prorated for partial billing periods. Custodial, brokerage, and platform fees are separate and are not included in either Heritage's or DFA's sub-advisory fees. Clients should note that advisory fees charged by Heritage are separate and in addition to the sub-advisory fees charged by DFA and the internal expenses of any mutual funds or ETFs utilized in the account.

SyntheticFi Sub-Advisory Relationship

SyntheticFi utilizes an options-based strategy designed to provide clients with an alternative source of financing while keeping portfolio assets invested. For assets managed under the sub-advisory relationship with SyntheticFi, clients are charged a separate sub-advisory fee in addition to Heritage's advisory fee. SyntheticFi's fee is billed monthly in arrears and is generally based on the amount of financing associated with the strategy managed by SyntheticFi. SyntheticFi currently charges a maximum annual fee of 0.50%.

SyntheticFi calculates, debits, collects, and administers its fees directly from client accounts pursuant to applicable client authorization. Heritage does not receive any portion of the fees charged by SyntheticFi. Clients should note that Heritage's advisory fees are separate from and in addition to any fees charged by SyntheticFi. Custodial, brokerage, transaction, and other account-related expenses are separate and are not included in either Heritage's advisory fee or SyntheticFi's sub-advisory fee.

SpiderRock Sub-Advisory Relationship

Heritage may engage SpiderRock Advisors, LLC ("SpiderRock") to provide discretionary portfolio management services for certain client accounts. For assets managed by SpiderRock, clients are charged a separate sub-advisory fee in addition to Heritage's advisory fee. SpiderRock's advisory fee is currently calculated at an annual rate of 0.50% of assets managed under the strategy, based on the market value of the underlying assets as of the last business day of the preceding calendar quarter. The fee is billed quarterly in advance and prorated for any partial quarter. Unless otherwise agreed, SpiderRock will deduct its fee directly from the client's account. Heritage does not receive any portion of SpiderRock's advisory fee. Custodial, brokerage, transaction, and other account-related expenses are separate and are not included in either Heritage's advisory fee or SpiderRock's advisory fee.

Item 6 – Performance-Based Fees and Side-By-Side Management

Currently, Heritage Investment Group, Inc. does NOT offer any performance-based fees (fees based on a share of capital gains on or capital appreciation of the assets of a client).

Item 7 – Types of Clients

Heritage generally provides portfolio management services to individuals, high net worth individuals, trusts, charitable institutions, foundations, endowments, corporate pension plans, profit-sharing plans, and other entities. To open and maintain an account, Heritage generally requires a minimum account size of $1,000,000; however, Heritage may, in its discretion, accept accounts below this minimum.

Heritage may engage one or more third-party sub-advisers when Heritage determines that doing so is suitable and in the best interest of a client or particular account. Certain sub-advisory programs may be subject to additional eligibility requirements, including minimum account sizes, minimum investment amounts, qualified client requirements, or other criteria established by the applicable sub-adviser. For example, Heritage's DFA sub-advisory program is generally available only to clients meeting the "qualified client" definition under the Investment Advisers Act of 1940 and currently requires a minimum investment of $250,000. SyntheticFi and SpiderRock currently do not impose a minimum account size requirement. Additional or different eligibility requirements may apply to other current or future sub-advisory programs and will be disclosed to affected clients prior to enrollment.

Item 8 – Methods of Analysis, Investment Strategies and Risk of Loss

Heritage's portfolio management process is based upon four central concepts:

Investing Should Be Scientific Rather Than Speculative – Markets work. Traditional money managers attempt to outperform the markets by predicting the future, despite overwhelming evidence that such practices are detrimental to portfolio returns. Heritage instead uses scientific, engineered portfolios to harness the power of thousands of stocks, bonds, and commodities from around the world. We do not engage in market timing or any other form of speculation, and we do not pretend to have a crystal ball. Our philosophy emphasizes rationality, investment science, and diversification.

Risk and Return Are Related – Investment science has demonstrated that risk and return are inseparable. However, the vast majority of the emphasis on Wall Street is dedicated to portfolio returns, while risk is often ignored. At Heritage, we focus our efforts on the science of risk control rather than on misguided and futile attempts to control returns by predicting the future. We use global, comprehensive diversification to eliminate risks that are not worth taking, while we deliberately structure our portfolios to take advantage of other risks with the potential to compensate our clients with higher returns.

Markets and Investment Science Are Constantly Evolving – As with any science, the science of investing is constantly evolving, and the Heritage portfolio strategy evolves with it. We maintain an open dialogue with prominent university professors in the field of financial economics, and our portfolio strategies will change as new evidence on the nature of capital markets is uncovered. The strategy is always moving forward, but the work is never finished.

Discipline Is Critical and Emotions Can Be Dangerous – Even a properly structured portfolio is rendered ineffective if its integrity is not maintained over time. The emotional aspects of the markets often work against investors, causing them to make poor decisions based upon feelings of fear, greed, or regret rather than upon a rational portfolio strategy. Heritage utilizes an approach that minimizes emotional pitfalls by establishing discipline at the outset and by relying on sound, scientific fundamentals to guide the process. We ignore the Wall Street media machine and instead approach portfolio management with objectivity, patience, and rationality.

Sub-Adviser Risk – Heritage may engage one or more third-party sub-advisers to manage all or a portion of certain client accounts. The use of a sub-adviser involves the risk that the sub-adviser's investment decisions, investment strategies, or operational processes may not perform as expected and may underperform other investment approaches, benchmarks, or managers. Although Heritage conducts due diligence and ongoing oversight of sub-advisers, there can be no assurance that a sub-adviser will achieve its investment objectives.

Options and Synthetic Loan Contract Risks – Certain investment strategies may utilize options transactions, including synthetic loan contracts or other derivative instruments. These strategies may be subject to increased volatility, liquidity constraints, pricing fluctuations, counterparty risk, and operational risk. Changes in market conditions, interest rates, or other economic factors may adversely affect the performance of these strategies. As with all investments, there is a risk of loss, including the possible loss of principal.

Legal and Regulatory Matters Risks - Legal developments which may adversely impact investing and investment-related activities can occur at any time. "Legal Developments" means changes and other developments concerning foreign, as well as US federal, state and local laws and regulations, including adoption of new laws and regulations, amendment or repeal of existing laws and regulations, and changes in enforcement or interpretation of existing laws and regulations by governmental regulatory authorities and self-regulatory organizations (such as the SEC, the US Commodity Futures Trading Commission, the Internal Revenue Service, the US Federal Reserve and the Financial Industry Regulatory Authority). Our management of accounts may be adversely affected by the legal and/or regulatory consequences of transactions effected for the accounts. Accounts may also be adversely affected by changes in the enforcement or interpretation of existing statutes and rules by governmental regulatory authorities or self-regulatory organizations.

System Failures and Reliance on Technology Risks - Our investment strategies, operations, research, communications, risk management, and back-office systems rely on technology, including hardware, software, telecommunications, internet-based platforms, and other electronic systems. Additionally, parts of the technology used are provided by third parties and are, therefore, beyond our direct control. We seek to ensure adequate backups of hardware, software, telecommunications, internet-based platforms, and other electronic systems, when possible, but there is no guarantee that our efforts will be successful. In addition, natural disasters, power interruptions and other events may cause system failures, which will require the use of backup systems (both on- and off-site). Backup systems may not operate as well as the systems that they back up and may fail to properly operate, especially when used for an extended period. To reduce the impact a system failure may have, we continually evaluate our backup and disaster recovery systems and perform periodic checks on the backup systems' conditions and operations. Despite our monitoring, hardware, telecommunications, or other electronic systems malfunctions may be unavoidable, and result in consequences such as the inability to trade for or monitor client accounts and portfolios. If such circumstances arise, Heritage will consider appropriate measures for clients.

Cybersecurity Risk - A portfolio is susceptible to operational and information security risks due to the increased use of the internet. In general, cyber incidents can result from deliberate attacks or unintentional events. Cyberattacks include, but are not limited to, infection by computer viruses or other malicious software code, gaining unauthorized access to systems, networks, or devices through "hacking" or other means for the purpose of misappropriating assets or sensitive information, corrupting data, or causing operational disruption.

Cybersecurity failures or breaches by third-party service providers may cause disruptions and impact on the service providers' and our business operations, potentially resulting in financial losses, the inability to transact business, violations of applicable privacy and other laws, regulatory fines, penalties, reputational damage, reimbursement, or other compensation costs, and/or additional compliance costs. While we have established business-continuity plans and risk management systems designed to prevent or reduce the impact of such cyberattacks, there are inherent limitations in such plans and systems due in part to the everchanging nature of technology and cyberattack tactics.

Pandemic Risks - The novel coronavirus rapidly became a pandemic and resulted in disruptions to the economies of many nations, individual companies, and the markets in general, the impact of which was material. This created closed borders, quarantines, supply chain disruptions and general anxiety, negatively impacting global markets in an unforeseeable manner. The impact of the novel coronavirus and other such future infectious diseases in certain regions or countries may be greater or less due to the nature or level of their public health response or due to other factors. Health crises caused by the recent coronavirus outbreak or future infectious diseases may exacerbate other pre-existing political, social, and economic risks in certain countries. The impact of such health crises may be quick, severe and of unknown duration. These pandemics, and other epidemics and pandemics that may arise in the future, could result in continued volatility in the financial markets and could have a negative impact on investment performance.

Use of Artificial Intelligence Risks - We use artificial intelligence ("AI") and machine learning tools solely for internal administrative purposes to improve operational efficiency and support client service functions. These uses include automation of internal workflows, document processing, client communication support, and other back-office tasks that do not influence investment decision-making or portfolio management recommendations provided to clients. We do not use AI in our methods of analysis or in the formulation of investment advice, asset allocation, trading decisions, or any discretionary investment processes.

While AI tools can improve efficiency, they also present risks, including potential data quality issues, errors, or misinterpretations of information. We have procedures to manage these risks, and we do not rely on AI outputs as a substitute for human judgment in delivering advisory services. As part of our use of AI for administrative purposes, we have implemented internal controls regarding data privacy and security, human review and oversight, and vendor oversight where third–party AI tools are used. These controls help ensure that AI use complies with our regulatory obligations and do not adversely affect the quality of services we provide.

Investing in securities involves a risk of loss that clients should be prepared to bear.

On a limited basis, Heritage may engage DFA to provide sub-advisory services when Heritage concludes that doing so is suitable and in the best interest of the client or particular account. For accounts managed under Heritage's sub-advisory relationship with DFA, DFA applies a systematic, evidence-based investment approach designed to capture market returns through broadly diversified exposure to multiple asset classes and risk factors such as size, value, and profitability. DFA manages portfolios using proprietary models and has discretion over security selection and trading within the selected strategy.

Heritage remains responsible for determining each client's overall investment objectives and asset allocation, while DFA manages the portfolio consistent with those parameters.

Investing in securities involves risk of loss, including the possible loss of principal. In addition to general market and investment risks, clients are subject to sub-adviser risk, which includes the possibility that DFA's investment decisions or strategies may underperform other managers or benchmarks.

Item 9 – Disciplinary Information

Registered investment advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of Heritage Investment Group, Inc. or the integrity of Heritage's management.

Heritage Investment Group, Inc. has NO information to disclose applicable to this Item.

Item 10 – Other Financial Industry Activities and Affiliations

Neither Heritage nor any of our management persons are registered, or have an application pending to register, as a broker-dealer, futures commission merchant, commodity pool operator, commodity trading adviser or as an associated person (or registered representative) of the foregoing entities.

In addition, neither Heritage nor any of our management persons have any arrangement that is material to our advisory business or to our clients that Heritage or any of our management persons have with any related person that is a:

- Broker-dealer, municipal securities dealer, or government securities dealer or broker,
- Investment company or other pooled investment vehicle,
- Investment Adviser or Financial Planner,
- Registered municipal advisor,
- Registered security-based swap dealer,
- Major security-based swap participant,
- Futures commission merchant (or commodity pool operator or commodity trading advisor),
- Banking or thrift institution,
- accountant or accounting firm,
- Insurance company or agency,
- Pension consultant,
- Real estate broker or dealer, or
- Sponsor or syndicator of limited partnerships.

The following related persons have a financial relationship with Heritage that may encourage them to refer clients to our firm:

Anne B. MacLean, Heritage-Advisor Representative, was formerly associated with the law firm of MacLean & Ema P.A. Heritage's services are made available to the clients of the law firm. Anne B. MacLean receives ongoing compensation from Heritage for consulting services. In addition, Laura G. MacLean, a Trustee for two of Heritage's beneficial owners, is a member of the law firm of MacLean, Ema, & Aulet, P.A. and married to Heritage's President, Frederick R. MacLean, Jr.

It should be noted that Heritage may recommend to you the use of legal services provided by these affiliated persons and their firms. Although this practice is helpful in the coordination of wealth management of client assets, it represents a conflict of interest in that each affiliated party benefits financially from your use of each respective service should you choose to engage them. To address this potential conflict, Heritage has developed and implement a compliance program, administered by our Chief Compliance Officer, which includes initial and periodic reviews of customer accounts to help ensure that investment objectives are being met and we are acting in your best interest.

As referenced in Item 4, HTPS acts as a corporate trust protector under a trust agreement, which was established to accommodate certain clients. Messrs. MacLean, Jr., McCarver and Taylor are the managers of HTPS. When engaged, HTPS will be selected by the grantor to represent the grantor's interests in making trust decisions in a non-fiduciary capacity. HTPS has the authority to:

a. question and approve, in writing, the fees of any corporate trustee,
b. remove a corporate trustee without any judicial approval,
c. appoint a successor corporate trustee to fill any vacancy where no successor is named in the trust, but in no event shall the appointed successor be an affiliate of Heritage, and
d. appoint a successor trust protector trustee to fill any vacancy where no successor is named in the trust.

The fiduciary responsibilities under the trust would remain with the trustee; not Heritage or HTPS. Heritage will never serve as the trustee. HTPS would not be named as the owner of any trust or fiduciary account or otherwise hold or control any trust assets. Every trust under which HTPS will serve as a trust protector will have a named corporate trustee. The trustee will be solely responsible for all trust decisions, including preparation of fiduciary accountings to the beneficiaries, responsibility for distributions, tax preparation, the engagement of professionals, and the general administration of the trust. HTPS will not engage in trust business and is not a Florida trust company.

Heritage may engage one or more unaffiliated registered investment advisers as sub-advisers for designated client accounts or portions of client accounts. Heritage retains overall responsibility for the client relationship and oversight of any sub-adviser.

Heritage receives no compensation from such sub-advisors or any portion of their fees. The only fees involved are the sub-advisory fees paid to the applicable sub-advisor as disclosed in Item 5, and Heritage receives none of those fees.

Item 11 – Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

Heritage has adopted a firm wide Policy, Procedures and Code of Ethics Manual ("manual") describing its high standard of business conduct, and fiduciary duty to you, our client. The manual includes provisions relating to the confidentiality of client information, a prohibition on insider trading, a prohibition of rumor mongering, restrictions on the acceptance of significant gifts, and personal securities trading procedures, among other things. All supervised persons at Heritage must acknowledge the terms of the manual annually, or as amended.

Heritage anticipates that, in appropriate circumstances, consistent with your investment objectives, it will cause accounts over which Heritage has management authority to effect, and will recommend to you, our client, or prospective client, the purchase or sale of securities in which Heritage, its affiliates and/or clients, directly or indirectly, have a position of interest. Heritage's employees and persons associated with Heritage are required to follow Heritage's manual. Subject to satisfying its policies and applicable laws, officers, directors and employees of Heritage and its affiliates may trade for their own accounts in securities which are recommended to and/or purchased for Heritage's clients. The manual is designed to assure that the personal securities transactions, activities, and interests of the employees of Heritage will not interfere with (1) making decisions in the best interest of advisory clients and (2) implementing such decisions while, at the same time, allowing employees to invest for their own accounts. Under the manual, certain classes of securities have been designated as exempt transactions, based upon a determination that these would materially not interfere with the best interest of Heritage's clients. In addition, the manual requires pre-clearance of many transactions and restricts trading in close proximity to client trading activity. Employee trading is continually monitored to reasonably prevent conflicts of interest between Heritage and its clients.

Separately, from time to time, Heritage donates to charitable organizations that are affiliated with or supported by clients. In general, such charitable donations are made in response to specific client requests. Because Heritage's contributions may result in the potential recommendation of Heritage or its services, such contributions may raise a potential conflict of interest. As a result, Heritage's Chief Compliance Officer reviews requested contributions to ensure no contribution will be made so as to imply that Heritage is to benefit from the charitable contribution or require a quid pro quo arrangement.

You, our client, or prospective client, may request a copy of the firm's Code of Ethics by contacting S. Hardy Taylor, VP, CCO at (954) 785-5400.

Item 12 – Brokerage Practices

Heritage does not act as a broker/dealer or qualified custodian of client assets. In light of this, Heritage strongly recommends that clients choose a large, financially strong, low-cost, independent broker/dealer-custodian, such as Charles Schwab, Fidelity, or other qualified custodian. In light of these recommendations, Heritage participates in, and has agreements with, these respective firms whereby they offer their services to Heritage clients (and other independent investment advisors). These firms offer a range of services and products which include custody of securities, trade execution, clearance, transaction settlement, tax and portfolio reporting, branch offices etc. Heritage does NOT receive any direct monetary compensation from any custodian for trade execution. However, Fidelity and Schwab each offer Heritage clients a variety of services with varying commission and fee schedules that change from time to time. The fee schedules vary between these broker/custodians so Heritage clients with accounts at different custodians will have varying costs. Depending on the circumstances, the broker/custodial costs may be higher or lower than other broker/custodians. In addition, each broker/custodian may not offer the exact same securities for trading, services, etc., so individual securities in client accounts may vary within investment programs. Heritage, at the time of client engagement, will present the services and costs of each broker/custodian firm and allow clients to select (or decline) the firm they believe best meets their specific needs. In addition, Heritage incurs direct costs from these broker/custodians that vary, and they reduce these costs when a specified asset threshold is reached. This causes a potential conflict of interest because Heritage has an incentive to recommend the broker/custodian that will waive certain costs once a specified asset level is reached. To address this conflict, Heritage will present to each client the services and costs of each broker/custodian as previously noted. As always, Heritage endeavors to do what is best for each client based on their specific needs.

Heritage maintains NO formal soft dollar arrangements with any custodian (i.e., a written agreement with a custodian/brokerage firm whereby Heritage receives a variety of services paid for by said brokerage firm). However, Heritage may receive, from various client selected brokerage firms, benefits it may not otherwise have received had there not been an association with the client. These benefits are not based on the amount of assets or transactions in corresponding client accounts. These benefits may include duplicate client confirmations, duplicate client statements, information on a variety of investment issues, electronic access to account information, and access to mutual funds generally available only to institutional investors. In fulfilling our duties to you, we endeavor at all times to put your interest first. You should be aware; however, that our receipt of economic benefits from a custodian creates a conflict of interest since these benefits may influence our choice of custodian over another custodian that does not furnish similar access, systems support, or services.

In evaluating whether to recommend that client’s custody their assets at a particular custodian, we take into account the availability of the foregoing products and services and other arrangements as part of the total mix of factors it considers and not solely the nature, cost or quality of custody and brokerage services provided by a custodian. As stated above, clients should be aware that the receipt of such economic benefits by us in and of itself creates a potential conflict of interest and may indirectly influence our choice of custodian for custody and brokerage services. To address these potential conflicts of interest, we have developed and implemented a Compliance Program, which includes a review of the services and execution quality we receive from each custodian.

Heritage may enter trades as a block when advantageous to clients whose accounts have a need to buy or sell shares of the same security. This method permits the trading of aggregate blocks of securities composed of assets from multiple client accounts. It allows Heritage to execute trades in a timely, equitable manner, and may reduce overall costs to clients.

Heritage will only aggregate transactions when it believes that aggregation is consistent with its duty to seek best execution (which includes the duty to seek best price) for its clients. No advisory client will be favored over any other client; each client that participates in an aggregated order will participate at the average share price for all Heritage's transactions in a given security on a given business day held at the same custodian. Transaction costs for participating accounts will be assessed at the custodian's commission rate applicable to each account; therefore, transaction costs may vary among accounts. Accounts may be excluded from a block due to tax considerations, client direction or other factors making the account's participation ineligible or impractical.

We may also aggregate trades within household client accounts even if we are not aggregating across multiple client accounts, as discussed above. Certain affiliated accounts may trade in the same securities with your accounts on an aggregated basis when consistent with Heritage's obligation of best execution. In such circumstances, the affiliated and your accounts will receive securities at a total average price. Heritage will retain records of the trade order (specifying each participating account) and its allocation, which will be completed prior to the entry of the aggregated order. Completed orders will be allocated as specified in the initial trade order. Partially filled orders will be allocated on a pro rata basis. Any exceptions will be explained on the order.

Heritage does not routinely recommend, request, or require that you direct us to execute transactions through a specified broker-dealer. In direct brokerage arrangements, the client is responsible for negotiating the commission rates and other fees to be paid to the broker. Accordingly, a client who directs brokerage should consider whether such designation may result in certain costs or disadvantages to the client, either because the client may pay higher commissions or obtain less favorable execution, or the designation limits the investment options available to the client.

It is Heritage's policy that the firm will not affect any principal or agency cross securities transactions for client accounts. Heritage will also not cross trades between client accounts. Principal transactions are generally defined as transactions where an adviser, acting as principal for its own account or the account of an affiliated broker-dealer, buys from or sells any security to any advisory client. A principal transaction may also be deemed to have occurred if a security is crossed between an affiliated hedge fund and another client account. An agency cross transaction is defined as a transaction where a person acts as an investment adviser in relation to a transaction in which the investment adviser, or any person controlled by or under common control with the investment adviser, acts as broker for both the advisory client and for another person on the other side of the transaction.

Item 13 – Review of Accounts

Reviews of your accounts will be conducted on a quarterly basis, at a minimum, by one or more of the following: President, Frederick R. MacLean, Jr.; by Vice President-CCO, Samuel Hardy Taylor; Treasurer, Robert I. McCarver; Chief Investment Officer, Timothy G. Slattery, Wealth Managers, Craig C. Chuang; Stacy Bliss; Erik Johnson; David K. Teas; Nicklaus Mattingly, and Jeff Realejo; and Associate Wealth Manager-Frederick R. MacLean III. There is no minimum number of accounts assigned for each reviewer. The review process contains each of the following elements:

a. determine/review your goals and objectives,
b. evaluate the strategy which has been employed, and
c. monitor the portfolio.

Account reviews may be triggered by any one or more of the following events:

a. specific requests,
b. change in your goals and objectives, and
c. changes in investment policy limits.

For all discretionary client accounts, Heritage will provide you with a written quarterly report(s) of how your assets have performed (time weighted rates of return). <u>We encourage</u>

you to compare the account statements you receive from your independent qualified custodian with those you receive from Heritage.

Item 14 – Client Referrals and Other Compensation

1) Prior to May 21, 2021, Heritage periodically received client referrals from Charles Schwab & Co., Inc. ("Schwab") through Heritage's participation in Schwab Advisor Network ("the Service"). The Service was designed to help investors find an independent investment advisor. Schwab is a broker-dealer independent of and unaffiliated with Heritage. Schwab does not supervise Heritage and has no responsibility for Heritage's management of your portfolios or Heritage's other advice or services. Currently, Heritage is no longer participating in the Service for purposes of receiving new client referrals but continues to service existing client referrals and is obligated to pay Schwab an on-going fee ("Participation Fee") for each successful client relationship established as a result of past referrals. This fee is usually a percentage of the advisory fee that the client pays to Heritage. Heritage's participation in the Service had raised potential conflicts of interest described below.

Heritage continues to pay Schwab a Participation Fee on all past referred client accounts that are maintained in custody at Schwab, and (if applicable) a Non-Schwab Custody Fee on all accounts that are maintained at, or transferred to, another custodian. The Participation Fee paid by Heritage is a percentage of the fees you owe to Heritage or a percentage of the value of the assets in your account. Heritage pays Schwab the Participation Fee for so long as the referred client's account remains in custody at Schwab. The Participation Fee is billed to Heritage quarterly and may be increased, decreased or waived by Schwab from time to time. The Participation Fee is paid by Heritage and not by you. Heritage does not charge clients referred through the Service fees or costs greater than the fees or costs Heritage charges clients with similar portfolios who were not referred through the Service. Heritage generally pays Schwab a Non-Schwab Custody Fee if custody of a referred client's account is not maintained by, or assets in the account are transferred from Schwab. This Fee does not apply if the client was solely responsible for the decision not to maintain custody at Schwab. The Non-Schwab Custody Fee is a one-time payment equal to a percentage of the assets placed with a custodian other than Schwab. The Non-Schwab Custody Fee is higher than the Participation Fees Heritage generally would pay in a single year. Thus, for clients that were referred to Heritage via the Service, Heritage had an incentive to recommend that client accounts be held in custody at Schwab. The Participation and Non-Schwab Custody Fees are based on assets in accounts of Heritage's clients who were referred by Schwab, and those referred clients' family members living in the same household. Thus, Heritage had an incentive to encourage household members of clients referred through the Service to maintain custody of their accounts and execute transactions at Schwab and to instruct Schwab to debit Heritage's fees directly from the accounts. For accounts of Heritage's clients maintained in custody at Schwab, Schwab will not charge the client separately for custody but will receive compensation from Heritage's clients in the form of commissions or other transaction-related compensation on securities trades executed through Schwab. Schwab also will receive a fee (generally lower than the applicable commission on trades it executes) for clearance and settlement of trades executed through broker-dealers other than Schwab. Schwab's fees for trades executed at other broker-dealers are in addition to the other broker-dealer fees. Thus, Heritage has an incentive to cause trades to be executed through Schwab rather than another broker-dealer. Heritage, nevertheless, acknowledges its duty to seek best execution of trades for client accounts. Trades for client accounts held in custody at Schwab may be executed through a different broker-dealer than trades for Heritage's other clients. Thus, trades for accounts custodied at Schwab may be executed at different times and different prices than trades for other accounts that are executed at other broker-dealers. In addition, Heritage periodically participates in seminars/meetings with local Schwab office representatives and their clients in which materials related to investment management services are presented. Historically, the costs of hosting such events (i.e., meals, drinks, location, etc.) have been paid for by Schwab. In the future, Heritage anticipates similar events that may be paid for in part or in whole by Heritage or its affiliates. In addition to seminars/meetings, Heritage, or its affiliates, periodically purchase meals/drinks for local Schwab representatives and/or their clients. Heritage or its affiliates also send holiday gift baskets to Schwab offices/representatives all of which may present a conflict of interest if said Schwab representative refer their clients to Heritage or its affiliates.

In addition, Heritage may manage investment portfolios for employees of Schwab. All Schwab employee managed portfolios receive no special treatment or pricing in the administration of their Heritage account(s).

2) Heritage has arrangements with non-affiliated consultants and registered investment advisers ("promoter(s)") in which compensation may be paid by Heritage to these parties

for bringing a client to Heritage. Such arrangements will comply with federal and any applicable corresponding state securities/banking law requirements. Such referral fees shall be paid solely from Heritage's management fee and shall not result in any additional charge to the client greater than the fees or costs Heritage charges its advisory clients who were not introduced by the promoter and have similar portfolios under management with Heritage. When a client is introduced to Heritage by an unaffiliated promoter, the promoter shall disclose the nature of the promoter's relationship and shall provide each prospective client with a copy of Heritage's written brochure as required, together with a copy of a separate written disclosure statement from the promoter to the client disclosing the terms of the arrangement between Heritage and the promoter, including the compensation to be received by the promoter from Heritage.

Certain clients may engage unaffiliated accountants, tax professionals, or other consultants who also refer clients to Heritage. In some cases, clients may authorize their custodian to pay such third-party fees directly from their accounts. Heritage does not receive any portion of such fees and does not determine the amount of compensation paid to such third parties.

One of our arrangements described above, is with Zoe Financial, Inc., through their Zoe Advisor Network (ZAN). Zoe Financial, Inc. is independent of and unaffiliated with Heritage and there is no employee relationship between them. Zoe Financial established the Zoe Advisor Network as a means of referring individuals and other investors seeking fee-only personal investment management services or financial planning services to independent investment advisors. Heritage pays Zoe Financial an on-going fee for each successful client referral. This fee is usually a percentage of the advisory fee that the client pays to Heritage ("Referral Fee"). Heritage will not charge clients referred through the Zoe Advisor Network any fees or costs higher than its standard fee schedule offered to its clients. For information regarding additional or other fees paid directly or indirectly to Zoe Financial Inc., please refer to the Zoe Financial Disclosure and Acknowledgement Form (if applicable).

Item 15 – Custody

To diminish the possibility of fraud, Heritage does not act as a qualified custodian for your assets. All client accounts are held at an independent brokerage firm, custodian, or bank that provides a separate monthly or quarterly accounting directly to you, the client, or your independent representative. In addition to the above, the following custody related items should be noted:

Custody -Not Subject to Exam:

To assist clients with their desired disbursement of funds held at their respective custodian(s), Heritage clients (in many instances) have provided Heritage the standing written authority to move client funds to an account or party of the client's specific designation (custody of assets-not subject to exam). In order to facilitate this common desire by clients for assistance with these disbursements, Heritage (and the respective client qualified custodians) has adopted seven-step criteria to minimize the possibility of fund misappropriation. These steps include 1) the client providing written instruction to the custodian that includes the client signature, receiving third party's name with address or account number; 2) the client (to the custodian) specifically authorizing Heritage in writing to direct these transfers; 3) the client's custodian performs an appropriate verification and provides notice of transfer to the client promptly after each transfer; 4) the client may change or terminate this authorization with the custodian at any time; 5) Heritage has no authority to modify the receiving party information; 6) Heritage maintains records showing that Heritage or a related party to Heritage is not the recipient; and 7) the client's custodian sends an initial notice to the client confirming the instructions as well as an annual notice to reconfirm the instruction.

Custody Subject to Exam:

In a limited number of instances, and under a specific written request or appointment, a member of Heritage may act as a Trustee, Trust Protector, Executor, Personal Representative or Guardian for specific client accounts. In these instances, (where Heritage is deemed to have custody of assets subject to exam), safeguards have been implemented to ensure that an independent representative of each account(s) is able to independently monitor the account(s) activity on a regular basis. In addition, on an annual basis, these accounts are subject to a random, surprise examination by an independent certified public accountant. The results of these surprise annual examinations can be found on the SEC website.

Advisory Fees:

Furthermore, as part of our billing process for certain clients, the custodian is advised of the amount of the fee to be deducted from that client's account, and the custodian is authorized to pay Heritage its fee directly. As a result, you should receive at least quarterly statements from the independent broker-dealer, bank, or other qualified custodian that holds and maintains your investment assets. Heritage urges you to carefully review such statements and compare such official custodial records to the account statements that we may provide to you. Our supplemental statements may vary from the qualified custodial statements based on accounting procedures, reporting dates, valuation methodologies or other differences in reporting of certain securities.

Item 16 – Investment Discretion

Heritage receives written discretionary authority from the client at the outset of an advisory relationship to select the identity and amount of securities to be bought or sold. In all cases, however, such discretion is to be exercised in a manner consistent with the stated investment objectives for the particular client account. When selecting securities, and determining amounts, Heritage observes the investment policies, limitations, and restrictions (as amended from time to time) of the clients for which it advises. It should be noted that in certain instances where Heritage deems that best execution of a trade may be obtained from a party other than your designated broker/custodian, you authorize Heritage to execute a trade with that 3rd party. However, to ensure the safety of your assets, settlement of all trades will occur inside your respective qualified custodial account.

Heritage may engage one or more third-party sub-advisers when Heritage concludes that doing so is suitable and in the best interest of the client or particular account. For accounts managed through a sub-advisory arrangement, Heritage retains overall investment discretion but may grant the sub-adviser limited discretion to select, purchase, and sell securities within the investment strategies selected by Heritage. Heritage remains responsible for determining the client's overall asset allocation and for the ongoing oversight and monitoring of the sub-adviser's performance and adherence to applicable investment guidelines.

Item 17 – Voting Client Securities

To avoid material conflicts between Heritage and you, Heritage Investment Group, Inc. is precluded from voting proxy materials on your behalf. You, our client, retain the responsibility for receiving and voting proxies for any and all securities maintained in your portfolio(s). However, if asked, Heritage may provide general information regarding the voting of proxies.

Separately, although not involved directly, it is further noted that Heritage, upon client request, may assist clients with the preparation and submission of historical data needed in the filing of class action claims.

Where a third-party sub-adviser is engaged, proxy voting responsibilities are determined by the applicable sub-advisory arrangement. Certain sub-advisers engaged by Heritage may be granted authority to vote proxies on behalf of client accounts in accordance with their proxy voting policies. Other sub-advisers do not provide proxy voting services. Where proxy voting authority has not been delegated to a sub-adviser, proxy voting authority remains with the client, and proxy materials are provided directly to the client by the issuer, custodian, or other service provider, as applicable.

Item 18 – Financial Information

Heritage Investment Group, Inc. is not required in this Item to provide you with certain financial information or disclosures about Heritage's financial condition because:

- Heritage has NO financial commitment that impairs its ability to meet contractual and fiduciary commitments to clients and has NOT at any time during the past ten years been the subject of a bankruptcy proceeding.
- We do not require or solicit prepayment of client fees of more than $1,200 per client and six months or more in advance.

Item 19 – Privacy Statement

Heritage Investment Group, Inc., an independent Registered Investment Adviser, is committed to safeguarding the confidential information of its clients. We hold all personal information provided to our firm in the strictest confidence. These records include all personal information that we collect from you in connection with any of the services provided by Heritage Investment Group, Inc. We do not disclose information to nonaffiliated third parties, except as permitted by law, and do not anticipate doing so in the future. If we were to anticipate such a change in firm policy, we would be prohibited under the law from doing so without advising you first. As you know, we use health and financial information that you provide to us to help you meet your personal financial goals while guarding against any real or perceived infringements of your rights of privacy. Our policy with respect to personal information about you is listed below.

• We limit employee and agent access to information only to those who have a business or professional reason for knowing, and only to non-affiliated parties as permitted by law. (For example, federal regulations permit us to share a limited amount of information about you with a brokerage firm in order to execute securities transactions on your behalf, or so that our firm can discuss your financial situation with your accountant or lawyer.)

• We maintain a secure office and computer environment to ensure that your information is not placed at unreasonable risk.

• The categories of nonpublic personal information that we collect from a client depend upon the scope of the client engagement. It will include information about your personal finances, information about your health to the extent that it is needed for the planning process, information about transactions between you and third parties, and information from consumer reporting agencies.

• For unaffiliated third parties that require access to your personal information, including financial service companies, consultants, and auditors, we also require strict confidentiality in our agreements with them and expect them to keep this information private. Federal and State regulators also may review firm records as permitted under law.

• We do not provide your personally identifiable information to mailing list vendors or solicitors for any purpose.

• Personal identifiable information about you will be maintained during the time you are a client, and for the required time thereafter that such records are required to be maintained by federal and state securities laws. After this required period of record retention, all such information will be destroyed.

If you have questions about this Privacy Statement, please email our office at htaylor@heritageinvestment.com or call 1-800-684-9139.

ADV PART 2B-Supplements

07/27/2026

Item 1- Cover Page

Frederick Richards MacLean, Jr., CFA, CFP®

Heritage Investment Group, Inc.

2480 NE 23rd Street Pompano Beach, FL 33062

(954)-785-5400

07/27/2026

This brochure supplement provides information about Frederick R. MacLean, Jr. that supplements the Heritage Investment Group, Inc. ("Heritage") brochure ("brochure"). You should have received a copy of that brochure. Please contact S. Hardy Taylor, VP, CCO at (954) 785-5400 if you did not receive Heritage's brochure or if you have any questions about the contents of this supplement.

Additional information about Frederick R. MacLean, Jr. is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Frederick R. MacLean, Jr., CFA, CFP®, CRD no. 4409805
Year of Birth-1968

EDUCATION:
Master of Business Administration (MBA)-Florida Atlantic University (1994)
Bachelor of Arts (BA)-Political Science, Washington College (1991)

EMPLOYMENT:
President-Heritage Investment Group, Inc. (1993 to Present)

PROFESSIONAL DESIGNATIONS:
Chartered Financial Analyst (1999)
Certified Financial Planner (1996)

PROFESSIONAL DESIGNATION DISCLOSURES:

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals. There are currently more than 90,000 CFA charter holders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct. The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders to:

- Place their clients' interests ahead of their own.
- Maintain independence and objectivity.
- Act with integrity.
- Maintain and improve their professional competence.
- Disclose conflicts of interest and legal matters.

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charter holders—often making the charter a prerequisite for employment. Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses. The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning. The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession. To learn more about the CFA charter, visit www.cfainstitute.org.

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold CFP® certification. You may find more information about CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** –Earn a bachelor's degree from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.

- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct ("Code and Standards")*, which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics –** Commit to complying with CFP Board's *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- **Continuing Education –** Complete 30 hours of continuing education hours every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

Please refer directly to the website of the issuing organization for additional information about this credential.

Item 3- Disciplinary Information

Heritage Investment Group is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice.

NO disclosure information is applicable to this Item.

Item 4- Other Investment Related Business Activities

NONE

Item 5- Additional Compensation

NONE

Item 6- Supervision

Heritage Investment Group, Inc. has adopted, and periodically updates, a compliance manual that outlines for each employee the various rules and regulations they are required to adhere to. Heritage has appointed a Chief Compliance Officer who reviews and monitors employee activity with respect to the rules and regulations. In addition, Heritage has adopted a Code of Ethics that requires each employee to act in the client's best interest at all times. Should you have questions related to these activities, please contact S. Hardy Taylor, VP, CCO at (954) 785-5400.

Item 7- Requirements for State-Registered Advisers

Heritage is an SEC Registered Investment Adviser; therefore, this section is not applicable.

Item 1- Cover Page

Timothy Glenn Slattery

Heritage Investment Group, Inc.

2480 NE 23rd Street, Pompano Beach, FL 33062

954-785-5400

07/27/2026

This brochure supplement provides information about Timothy G. Slattery that supplements the Heritage Investment Group, Inc. ("Heritage") brochure ("brochure"). You should have received a copy of that brochure. Please contact S. Hardy Taylor, VP, CCO at (954) 785-5400 if you did not receive Heritage's brochure or if you have any questions about the contents of this supplement.

Additional information about Timothy G. Slattery is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Timothy Glenn Slattery, CRD no. 2322112
Year of Birth-1969

EDUCATION:
Doctor of Philosophy (Ph.D.)-University of South Florida (2014)
Master of Business Administration (MBA)-University of Chicago (1996)
Bachelor of Science (BS)-Finance, University of Florida (1991)

EMPLOYMENT:
Chief Investment Officer-Heritage Investment Group, Inc. (2004 to Present)

PROFESSIONAL DESIGNATIONS:
N/A

Item 3- Disciplinary Information

Registered Investment Advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice.

NO information is applicable to this Item.

Item 4- Other Business Activities

NONE

Item 5- Additional Compensation

NONE

Item 6– Supervision

Heritage Investment Group, Inc. has adopted, and periodically updates, a compliance manual that outlines for each employee the various rules and regulations they are required to adhere to. Heritage has appointed a Chief Compliance Officer who reviews and monitors employee activity with respect to the rules and regulations. In addition, Heritage has adopted a Code of Ethics that requires each employee to act in the client's best interest at all times. Should you have questions related to these activities, please contact S. Hardy Taylor, VP, CCO or Frederick R. MacLean, Jr. at (954) 785-5400.

Item 7- Requirements for State-Registered Advisers

Heritage is an SEC Registered Investment Adviser; therefore, this section is not applicable.

Item 1- Cover Page

Samuel Hardy Taylor

Heritage Investment Group, Inc.

2480 NE 23rd Street, Pompano Beach, FL 33062

954-785-5400

07/27/2026

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Additional information about Samuel Hardy Taylor is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Samuel Hardy Taylor, CIMA, CIMC, CRD no. 2455461
Year of Birth-1968

EDUCATION:
Master of Business Administration (MBA)-Florida Atlantic University (1998)
Bachelor of Arts (BA)-Political Science, Washington College (1991)

EMPLOYMENT:
Vice President/Chief Compliance Officer-Heritage Investment Group, Inc. (1993 to Present)

PROFESSIONAL DESIGNATIONS:
Certified Investment Management Analyst (2004)
Certified Investment Management Consultant (1997)

PROFESSIONAL DESIGNATION DISCLOSURES

Certified Investment Management Analyst (CIMA)

The CIMA certification signifies that an individual has met initial and on-going experience, ethical, education, and examination requirements for investment management consulting, including advanced investment management theory and application. Prerequisites for the CIMA certification are three years of financial services experience and an acceptable regulatory history. To obtain the CIMA certification, candidates must pass an online Qualification Examination, successfully complete a one-week classroom education program provided by a Registered Education Provider at an AACSB accredited university business school and pass an online Certification Examination. CIMA designees are required to adhere to IMCA's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMA designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the certification. The designation is administered through Investment Management Consultants Association (IMCA).

Certified Investment Management Consultant (CIMC)

As of December 2003, new CIMC certifications are no longer granted. When the designation was issued, its content focused on investment consulting. Current CIMC designees can maintain the designation through Investment Management Consultants Association (IMCA). CIMC designees are required to adhere to IMCA's Code of Professional Responsibility, Standards of Practice, and Rules and Guidelines for Use of the Marks. CIMC designees must report 40 hours of continuing education credits, including two ethics hours, every two years to maintain the designation.

Item 3- Disciplinary Information

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NO information is applicable to this Item.

Item 4- Other Investment Related Business Activities

NONE

Item 5- Additional Compensation

NONE

Item 6– Supervision

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Item 7- Requirements for State-Registered Advisers

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Item 1- Cover Page

Craig Chih-Hsin Chuang, CFA, CFP®

Heritage Investment Group, Inc.

2480 NE 23rd Street Pompano Beach, FL 33062

(954)-785-5400

07/27/2026

This brochure supplement provides information about Craig C. Chuang that supplements the Heritage Investment Group, Inc. ("Heritage") brochure ("brochure"). You should have received a copy of that brochure. Please contact S. Hardy Taylor, VP, CCO at (954) 785-5400 if you did not receive Heritage's brochure or if you have any questions about the contents of this supplement.

Additional information about Craig C. Chuang is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Craig C. Chuang, CFA, CFP®, CRD no. 2782275
Year of Birth-1974

EDUCATION:
Bachelor of Business Administration (BBA)-Florida Atlantic University (1997)

EMPLOYMENT:
Advisor Representative-Heritage Investment Group, Inc. (2006 to Present)

PROFESSIONAL DESIGNATIONS:
Chartered Financial Analyst (2010)

Certified Financial Planner (2014)

PROFESSIONAL DESIGNATION DISCLOSURES:

The Chartered Financial Analyst (CFA) charter is a globally respected, graduate-level investment credential established in 1962 and awarded by CFA Institute — the largest global association of investment professionals. There are currently more than 90,000 CFA charter holders working in 134 countries. To earn the CFA charter, candidates must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct. The CFA Institute Code of Ethics and Standards of Professional Conduct, enforced through an active professional conduct program, require CFA charter holders to:

- Place their clients' interests ahead of their own
- Maintain independence and objectivity
- Act with integrity
- Maintain and improve their professional competence
- Disclose conflicts of interest and legal matters

Passing the three CFA exams is a difficult feat that requires extensive study (successful candidates report spending an average of 300 hours of study per level). Earning the CFA charter demonstrates mastery of many of the advanced skills needed for investment analysis and decision making in today's quickly evolving global financial industry. As a result, employers and clients are increasingly seeking CFA charter holders—often making the charter a prerequisite for employment. Additionally, regulatory bodies in 22 countries and territories recognize the CFA charter as a proxy for meeting certain licensing requirements, and more than 125 colleges and universities around the world have incorporated a majority of the CFA Program curriculum into their own finance courses. The CFA Program curriculum provides a comprehensive framework of knowledge for investment decision making and is firmly grounded in the knowledge and skills used every day in the investment profession. The three levels of the CFA Program test a proficiency with a wide range of fundamental and advanced investment topics, including ethical and professional standards, fixed income and equity analysis, alternative and derivative investments, economics, financial reporting standards, portfolio management, and wealth planning. The CFA Program curriculum is updated every year by experts from around the world to ensure that candidates learn the most relevant and practical new tools, ideas, and investment and wealth management skills to reflect the dynamic and complex nature of the profession. To learn more about the CFA charter, visit www.cfainstitute.org.

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Item 4- Other Investment Related Business Activities

NONE

Item 5- Additional Compensation

NONE

Item 6 - Supervision

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Item 1- Cover Page

David Kenneth Teas, CFA, CFP®

Heritage Investment Group, Inc.

2480 NE 23rd Street Pompano Beach, FL 33062

(954)-785-5400

07/27/2026

This brochure supplement provides information about David Kenneth Teas that supplements the Heritage Investment Group, Inc. ("Heritage") brochure ("brochure"). You should have received a copy of that brochure. Please contact S. Hardy Taylor, VP, CCO at (954) 785-5400 if you did not receive Heritage's brochure or if you have any questions about the contents of this supplement.

Additional information about David Kenneth Teas is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

David Kenneth Teas, CFA, CFP®, CRD no. 6037772
Year of Birth-1980

EDUCATION:
Bachelor of Science (BS)-Finance, Iowa State University (2002)

EMPLOYMENT:
Advisory Representative-Heritage Investment Group, Inc. (2011 to Present)

PROFESSIONAL DESIGNATIONS:
Chartered Financial Analyst (2010)

Certified Financial Planner (2011)

PROFESSIONAL DESIGNATION DISCLOSURES:

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Item 4- Other Investment Related Business Activities

NONE

Item 5- Additional Compensation

NONE

Item 6- Supervision

Heritage Investment Group, Inc. has adopted, and periodically updates, a compliance manual that outlines for each employee the various rules and regulations they are required to adhere to. Heritage has appointed a Chief Compliance Officer who reviews and monitors employee activity with respect to the rules and regulations. In addition, Heritage has adopted a Code of Ethics that requires each employee to act in the client's best interest at all times. Should you have questions related to these activities, please contact S. Hardy Taylor, VP, CCO at (954) 785-5400.

Item 7- Requirements for State-Registered Advisers

Heritage is an SEC Registered Investment Adviser; therefore, this section is not applicable.

Item 1- Cover Page

Stacy Lee Bliss

Heritage Investment Group, Inc.

2480 NE 23rd Street Pompano Beach, FL 33062

(954)-785-5400

07/27/2026

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Additional information about Stacy L. Bliss is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Stacy L. Bliss, CRD no. 2069245
Year of Birth-1961

EDUCATION:
N/A

EMPLOYMENT:
Advisor Representative-Heritage Investment Group, Inc. (2006 to Present)

PROFESSIONAL DESIGNATIONS:
N/A

Item 3- Disciplinary Information

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Item 4- Other Business Activities

NONE

Item 5- Additional Compensation

NONE

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Item 1- Cover Page

Robert Ian McCarver

Heritage Investment Group, Inc.

2480 NE 23rd Street, Pompano Beach, FL 33062

954-785-5400

07/27/2026

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Additional information about Robert Ian McCarver is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Robert Ian McCarver, CRD no. 2484388
Year of Birth-1970

EDUCATION:
Bachelor of Science (BS)-Sociology, Florida State University (1993)
Business Administration (AA)-Broward Community College (1991)

EMPLOYMENT:
Secretary/Treasurer-Heritage Investment Group, Inc. (1994 to Present)

PROFESSIONAL DESIGNATIONS:
N/A

Item 3- Disciplinary Information

Registered Investment Advisers are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice.

NO information is applicable to this Item.

Item 4- Other Investment Related Business Activities

NONE

Item 5- Additional Compensation

NONE

Item 6– Supervision

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Item 1- Cover Page

Anne Beard MacLean

Heritage Investment Group, Inc.

2480 NE 23rd Street Pompano Beach, FL 33062

(954)-785-5400

07/27/2026

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Additional information about Anne B. MacLean is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Anne Beard MacLean, CRD no. 2484394
Year of Birth -1943

EDUCATION:
Juris Doctor (JD)- Nova University-Law School (1982)
Bachelor of Arts (BA)-History- Florida Atlantic University (1974)

EMPLOYMENT:
Advisor Representative-Heritage Investment Group, Inc. (1993 to Present)
Partner- Law Firm of MacLean & Ema P.A. (1990 to 2021)-Retired

PROFESSIONAL DESIGNATIONS:
NONE

Item 3- Disciplinary Information

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Item 4- Other Investment Related Business Activities

NONE

Item 5- Additional Compensation

NONE

Item 6- Supervision

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Item 1- Cover Page

Erik Olin Johnson

Heritage Investment Group, Inc.

2480 NE 23rd Street Pompano Beach, FL 33062

(954)-785-5400

07/27/2026

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Additional information about Erik O. Johnson is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Erik O. Johnson, CRD no. 3223189
Year of Birth-1970

EDUCATION:
Bachelor of Business Administration (BBA)-University of Akron

EMPLOYMENT:
Advisor Representative-Heritage Investment Group, Inc. (4/2011 to Present)

PROFESSIONAL DESIGNATIONS:
N/A

Item 3- Disciplinary Information

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Item 4- Other Investment Related Business Activities

NONE

Item 5- Additional Compensation

NONE

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Item 1- Cover Page

Nicklaus Brandon Mattingly, CFP®

Heritage Investment Group, Inc.

2480 NE 23rd Street Pompano Beach, FL 33062

(954)-785-5400

07/27/2026

This brochure supplement provides information about Nicklaus Brandon Mattingly that supplements the Heritage Investment Group, Inc. ("Heritage") brochure ("brochure"). You should have received a copy of that brochure. Please contact S. Hardy Taylor, VP, CCO at (954) 785-5400 if you did not receive Heritage's brochure or if you have any questions about the contents of this supplement.

Additional information about Nicklaus Brandon Mattingly is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Nicklaus Brandon Mattingly, CFP®, CRD no. 5940782
Year of Birth-1986

EDUCATION:
Master of Science in Accountancy-University of Notre Dame (2010)
Bachelor of Science-Business Administration-Indiana University (2009)

EMPLOYMENT:
Advisory Representative-Heritage Investment Group, Inc. (04/2014 to Present)

PROFESSIONAL DESIGNATIONS:

Certified Financial Planner (2016)

PROFESSIONAL DESIGNATION DISCLOSURES:

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold CFP® certification. You may find more information about CFP® certification at www.cfp.net.

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** –Earn a bachelor's degree from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics –** Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct ("Code and Standards")*, which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics –** Commit to complying with CFP Board's *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- **Continuing Education –** Complete 30 hours of continuing education hours every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

Please refer directly to the website of the issuing organization for additional information about this credential.

Item 3- Disciplinary Information

Heritage Investment Group, Inc. is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice.

NO disclosure information is applicable to this Item.

Item 4- Other Investment Related Business Activities

NONE

Item 5- Additional Compensation

NONE

Item 6- Supervision

Heritage Investment Group, Inc. has adopted, and periodically updates, a compliance manual that outlines for each employee the various rules and regulations they are required to adhere to. Heritage has appointed a Chief Compliance Officer who reviews and monitors employee activity with respect to the rules and regulations. In addition, Heritage has adopted a Code of Ethics that requires each employee to act in the client's best interest at all times. Should you have questions related to these activities, please contact S. Hardy Taylor, VP, CCO or Frederick R. MacLean, Jr. at (954) 785-5400.

Item 7- Requirements for State-Registered Advisers

Heritage is an SEC Registered Investment Adviser; therefore, this section is not applicable.

Item 1- Cover Page

Jeff D. Realejo, CFP®

Heritage Investment Group, Inc.

2480 NE 23rd Street Pompano Beach, FL 33062

(954)-785-5400

07/27/2026

This brochure supplement provides information about Jeff D. Realejo that supplements the Heritage Investment Group, Inc. ("Heritage") brochure ("brochure"). You should have received a copy of that brochure. Please contact S. Hardy Taylor, VP, CCO at (954) 785-5400 if you did not receive Heritage's brochure or if you have any questions about the contents of this supplement.

Additional information about Jeff D. Realejo is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Jeff D. Realejo, CFP®, CRD no. 6364642
Year of Birth-1993

EDUCATION:
Bachelor of Science-Finance-University of Rhode Island (2015)

EMPLOYMENT:
Advisory Representative-Heritage Investment Group, Inc. (10/2017 to Present)

PROFESSIONAL DESIGNATIONS:
Certified Financial Planner (2017)

PROFESSIONAL DESIGNATION DISCLOSURES:

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- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

- **Ethics –** Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board’s *Code of Ethics and Standards of Conduct (“Code and Standards”)*, which sets forth the ethical and practice standards for CFP® professionals.

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Item 3- Disciplinary Information

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NO disclosure information is applicable to this Item.

Item 4- Other Investment Related Business Activities

NONE

Item 5- Additional Compensation

NONE

Item 6- Supervision

Heritage Investment Group, Inc. has adopted, and periodically updates, a compliance manual that outlines for each employee the various rules and regulations they are required to adhere to. Heritage has appointed a Chief Compliance Officer who reviews and monitors employee activity with respect to the rules and regulations. In addition, Heritage has adopted a Code of Ethics that requires each employee to act in the client's best interest at all times. Should you have questions related to these activities, please contact S. Hardy Taylor, VP, CCO or Frederick R. MacLean, Jr. at (954) 785-5400.

Item 7- Requirements for State-Registered Advisers

Heritage is an SEC Registered Investment Adviser; therefore, this section is not applicable.

Item 1- Cover Page

Frederick R. MacLean III, CFP®, CFA®

Heritage Investment Group, Inc.

2480 NE 23rd Street Pompano Beach, FL 33062

(954)-785-5400

07/27/2026

This brochure supplement provides information about Frederick R. MacLean III that supplements the Heritage Investment Group, Inc. ("Heritage") brochure ("brochure"). You should have received a copy of that brochure. Please contact S. Hardy Taylor, VP, CCO at (954) 785-5400 if you did not receive Heritage's brochure or if you have any questions about the contents of this supplement.

Additional information about Frederick R. MacLean III is available on the SEC's website at www.adviserinfo.sec.gov.

Item 2- Educational Background and Business Experience

Frederick R. MacLean III, CRD no. 6869834
Year of Birth-1994

EDUCATION:
Bachelor of Science-Mathematical Business-Wake Forest University (2017)

EMPLOYMENT:
Associate Wealth Manager-Heritage Investment Group, Inc. (07/2021 to Present)
Senior Associate/Associate-DFA Securities LLC (12/2017 to 05/2021)
Senior Associate/Associate-Dimensional Fund Advisors (08/2017 to 04/2021)

PROFESSIONAL DESIGNATIONS:

Certified Financial Planner (CFP®) (2023)

PROFESSIONAL DESIGNATION DISCLOSURES:

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. ("CFP Board"). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board's other certification marks (the "CFP Board Certification Marks"). CFP® certification is voluntary. No federal or state law or regulation requires financial planners to hold CFP® certification. You may find more information about CFP® certification at www.cfp.net.

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- **Examination** - Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.

- **Experience** - Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.

- **Ethics** - Satisfy the Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement and agree to be bound by CFP Board's Code of Ethics and Standards of Conduct ("Code and Standards"), which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** - Commit to complying with CFP Board's Code and Standards. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.

- **Continuing Education** - Complete 30 hours of continuing education hours every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the Code and Standards.

Please refer directly to the website of the issuing organization for additional information about this credential.

Chartered Financial Analyst (CFA®) (2025)

PROFESSIONAL DESIGNATION DISCLOSURES:

The CFA® Charter is a globally recognized, graduate-level investment credential awarded by the CFA Institute. Earning it demonstrates a commitment to professional ethics and expertise with the broad range of skills needed for competitive careers in the investment profession.

To earn a CFA charter, one must: 1) pass three sequential, six-hour examinations; 2) have at least four years of qualified professional investment experience; 3) join CFA Institute as members; and 4) commit to abide by, and annually reaffirm, their adherence to the CFA Institute Code of Ethics and Standards of Professional Conduct.

CFA Program curriculum topics:

- Ethical and professional standards
- Quantitative methods
- Economics
- Financial reporting and analysis
- Corporate finance

- Equity investments
- Fixed income
- Derivatives
- Alternative investments
- Portfolio management and wealth planning

A commitment to professional ethics is at the core of CFA Institute.

CFA Institute members and CFA Program candidates are subject to professional conduct enrollment/admission criteria and must comply with the Code and Standards. Additionally, members must annually complete and sign a Professional Conduct Statement, disclosing any allegations of professional misconduct.

Item 3- Disciplinary Information

Heritage Investment Group, Inc. is required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice.

NO disclosure information is applicable to this Item.

Item 4- Other Investment Related Business Activities

NONE

Item 5- Additional Compensation

NONE

Item 6- Supervision

Heritage Investment Group, Inc. has adopted, and periodically updates, a compliance manual that outlines for each employee the various rules and regulations they are required to adhere to. Heritage has appointed a Chief Compliance Officer who reviews and monitors employee activity with respect to the rules and regulations. In addition, Heritage has adopted a Code of Ethics that requires each employee to always act in the client's best interest. Should you have questions related to these activities, please contact S. Hardy Taylor, VP, CCO or Frederick R. MacLean, Jr. at (954) 785-5400.

Item 7- Requirements for State-Registered Advisers

Heritage is an SEC Registered Investment Adviser; therefore, this section is not applicable.

Heritage Investment Group, Inc. ("HIG") and Retirement Plan Account(s). (Updated **07_2026**)

When Heritage provides fiduciary investment advice regarding retirement plan ("Plan") accounts or individual retirement accounts ("IRAs"), Heritage may be considered a fiduciary within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable. Certain fiduciary investment advice involving retirement assets may be subject to Department of Labor requirements addressing conflicts of interest and compensation.

When Heritage provides fiduciary investment advice subject to applicable Department of Labor requirements, Heritage maintains policies and procedures designed to promote compliance with applicable standards of care and conflict-of-interest requirements.

Heritage has adopted a policy of providing investors with educational information regarding the potential advantages and disadvantages of the various options available for retirement plan and IRA assets. This educational process is intended to assist investors in independently evaluating their available options before deciding whether to engage Heritage to manage retirement assets.

These factors may have varying levels of importance depending on an investor's individual circumstances. The following information is designed to educate you regarding factors you may wish to consider when evaluating the available options for your retirement assets. This document supplements Heritage's Form CRS, Form ADV Part 2A brochure, and applicable Form ADV Part 2B brochure supplement(s).

When considering whether to move assets from a company-sponsored retirement plan or transfer or open an IRA, you typically have multiple options (and may use a combination of these options), which are summarized below.

It is important to review and understand the respective advantages and disadvantages of each option and, if needed, consult with a tax professional before making any decisions. This document provides general educational information regarding options that may be available for retirement assets and certain potential advantages and disadvantages associated with each option. The decision whether to retain assets in an employer-sponsored plan, transfer assets to another employer-sponsored plan, roll assets to an IRA, or take a distribution is the investor's decision. As part of this educational process, Heritage does not recommend which retirement asset disposition option the investor should select. After independently deciding how to proceed with retirement assets, an investor may separately decide whether to engage Heritage to provide investment advisory services.

If you independently decide to engage Heritage after reviewing these factors, you will be required to sign the acknowledgment on the last page of this document.

Option 1: Leave assets in former employer's plan (if applicable)

Advantages	Disadvantages
• Maintains tax-deferred status of savings • Keep current investment choices • Preserve any guaranteed interest rate • Keeps ownership of company stock in the account where it may have certain tax benefits at withdrawal • Fees in former employer plan may be lower than similar individual accounts • Plan fiduciary is required to prudently monitor the cost and quality of the investment options • IRS penalty-free withdrawals if investor is at least 55 years old in the year he/she left employer • Protected from creditors and bankruptcy • Plan may provide access to planning tools, educational resources, and phone helpline	• Changes made to the plan by former employer may impact assets that remain (i.e., plan investments, fees, services, plan providers, plan termination) • Investment choices may be limited • Subjects investor to limitations of the plan, including income distribution provisions when investor retires • Account may be assessed fees for plan administration or other fees associated with the plan • Access to personalized investment advice or advice that takes into account other investor assets may not be available through the retirement plan • No new contributions will be allowed

Option 2: Rollover the assets to a new employer's plan (if applicable)

Advantages	Disadvantages
• Maintains tax-deferred status of savings • Continue to make contributions and save for retirement • Combine other qualified plans or IRA savings into one account • Fees in employer plan may be lower than similar individual accounts • Plan fiduciary required to prudently monitor the cost and quality of the investment options available to the plan • IRS penalty-free withdrawals if investor is at least 55 years old in the year the investor leaves his/her job • Protected from creditors and bankruptcy • Plan may provide access to planning tools, educational resources and phone helpline • Loan provisions may allow borrowing from the rolled over money • Required minimum distributions may generally be delayed from a current employer's plan while the investor remains employed, subject to applicable tax rules and exceptions, including rules applicable to certain owners.	• Changes made to the plan by your employer will impact you (i.e., plan investments, fees, services, plan providers, plan termination) • Investment choices limited to those the plan offers • Subjects investor to the limitations of the plan, including income distribution provisions when investor retires • Account may be assessed fees for plan administration or other fees associated with the plan • Access to personalized investment advice or advice that takes into account the investor's other assets or particular needs may not be available through the retirement plan • Plan may offer fewer or more expensive investment options than investor's former employer's plan • May be more restrictive on withdrawals while employed • Roll-ins may not be allowed, or an eligibility period may need to be satisfied • In-kind transfers of company stock will result in appreciated value being taxed as ordinary income at withdrawal from the retirement plan

Option 3: Cash out the Employer Plan assets and close the account (if applicable)

Advantages	Disadvantages
• Immediate access to cash • May see significant tax advantage for company stock that has substantially appreciated • If after-tax contributions were made, could take these amounts tax-free (though investor will be required to pay tax on the earnings of these contributions)	• At distribution, 20% withheld on the taxable account balance for pre-payment of federal income taxes • State taxes and a 10% early distribution penalty may also apply on taxable account balance • If these assets are no longer set aside for retirement, savings will need to be available from other sources when investor retires or can no longer work • May move investor to a higher tax bracket • Forfeits future tax-deferred growth potential • Loss of certain creditor and bankruptcy protections available to assets held in an ERISA-covered retirement plan.

Option 4: Rollover Employer Plan assets to an IRA (if applicable)

Advantages	Disadvantages
• Maintains tax-deferred status of savings • Continue to make contributions and save for retirement, subject to contribution limitations • Combine other qualified plans or IRA savings into one account • Offers greater control as the investor has more options • Offers broad range of investment options to fit needs as they change over time • Protected from bankruptcy (subject to limitations) • May have the services of a financial professional to help with investing and retirement planning, professional may be able to give advice based on holistic financial picture • Flexibility when setting up periodic or unscheduled withdrawals • May assist with planning for and managing required minimum distributions under applicable tax law.	• Investment expenses and account fees may be higher than those of employer plans • An IRA generally does not have the same ERISA plan fiduciary oversight applicable to an employer-sponsored retirement plan. • IRS penalty-free withdrawals generally not allowed until age 59 ½ • Loans not allowed, can only access money by taking a taxable distribution • Limited protection from creditors • In-kind transfers of company stock to an IRA will result in appreciated value being taxed as ordinary income at withdrawal from the IRA

Option 5: Roll Existing Rollover IRA Assets into an Employer-Sponsored Retirement Plan (if applicable)

Advantages	Disadvantages
• For advantages and disadvantages, please refer to Option 1	• Your ability to roll IRA assets into an employer-sponsored retirement plan is subject to applicable tax rules and the terms and eligibility requirements of the receiving plan.

Option 6: Engage an Investment Adviser to Manage an Existing or New IRA (if applicable)

Advantages	Disadvantages
• Access to professional investment advice and management • May provide access to broader or more holistic financial planning services • May provide the ability to consolidate investment management with a single adviser • May provide assistance with tax planning strategies and cash flow management decisions • May provide assistance with charitable distribution planning	• May increase overall costs • Investment performance is not guaranteed and may be greater or less than the performance of other available investment options.

Client Signature

I understand that I may have multiple options with respect to my retirement assets and that each option may have advantages and disadvantages. HIG has provided me with general educational information regarding retirement account options and factors I may wish to consider. HIG has not recommended which retirement asset disposition option I should select. After considering the information provided and my own circumstances, I have independently decided how to proceed with my retirement assets. My decision to engage HIG to provide investment advisory services with respect to the applicable retirement assets was made by me and was not based on a recommendation by HIG to roll over, transfer, or otherwise move those assets.

______________________________ ______________________________ __________

Signature ***Client Printed Name*** ***Date***

HIG Wealth Manager Signature

I certify that I have provided the Client with the educational information required by HIG's policies and procedures and applicable HIG disclosure documents. I did not recommend that the Client select a particular retirement asset disposition option, including a rollover or transfer to an account managed by HIG.

______________________________ __________

Signature ***Date***

HIG Compliance Officer Signature

______________________________ __________

Signature ***Date***