

Westminster Investment Group, Inc.
CRD# 46187
Form CRS
A Summary of Our Investment Relationship with You

Westminster Investment Group, Inc. (WIG) is a registered Broker Dealer with both the Financial Industry Regulatory Authority (FINRA) and the Securities and Exchange Commission (SEC). Fees for mutual funds and variable annuity companies are different. It is important to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs) which also provides educational materials about Broker Dealers and investing.

What investment services and advice can you provide me?

WIG offers only mutual funds and variable annuities through our registered Financial Professional, Sandra L. Burry. Your assets will be allocated among different investment products, including mutual funds and variable annuities, in accordance with your investment objectives. We have no discretionary authority. WIG does not offer any proprietary funds. We have no account minimums, nor do we monitor your investments.

Ask us: Given my financial situation, should I choose a brokerage 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 qualification? What do these qualifications mean?

What fees will I pay?

Mutual fund and variable annuity companies charge a commission for their products. Investing in mutual funds is done on a percentage basis depending on the size of your investment. Variable annuity companies charge a fee based on the type of contract you choose. Both mutual funds and variable annuities have ongoing fees. Some fees create conflict of interest described below.

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

Ask us: Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs, and how much will be invested for me?

What are your obligations to me when acting as your Broker Dealer? How else does your firm make money and what conflicts of interest do you have?

When we act as your Broker Dealer, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Other than the standard fees earned from each mutual fund or variable annuity company, we receive no other compensation either directly or indirectly.

Ask us: How might your conflicts of interest affect me, and how will you address them.

How do your financial professionals make money?

Our financial professionals are paid by commission only. More is earned by increasing amounts invested.

Do you or your financial professionals have any legal or disciplinary history.

Neither our firm, or our financial professionals have any disciplinary history.

Ask us: As a financial professional, do you have any disciplinary history? For what?

Retail investors are directed to visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research your financial professionals.

Retail investors can find additional information about Westminster Investment Group, Inc. (WIG) by either visiting WIG at 23 E. North Street, New Castle, PA 16101 or by calling 724-654-7880 and requesting a copy of Form CRS to get up-to-date information.

Conversation starters: Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?