

**Sentry, LLC**  
**Client Relationship Summary**  
**March 21, 2024**

## **Item 1: Introduction**

Sentry, LLC (our “firm”, “we”, “us”) is registered with the Securities and Exchange Commission as an Investment Advisor.

Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

## **Item 2: Relationships and Services**

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

Our firm offers investment advisory and consulting services to retail investors on both a discretionary and non-discretionary basis. For our discretionary services, we will buy and sell an account without your permission. For our non-discretionary services, we will ask for your permission first. We customize our services to your unique needs and not against a model portfolio and you have the opportunity to impose restrictions on your account. If you meet specific income requirements, we may recommend you invest in a special purpose vehicle we are the managing member of. We request you have at least \$5 million of assets to open an account with our firm, however, we may accept lesser amounts. If you invest in the special purpose vehicle you will need a minimum of \$100,000 (subject to reduction in the sole discretion of the manager). We will review and monitor your account on either a monthly or quarterly basis, based on your desired frequency.

**FOR ADDITIONAL INFORMATION REGARDING OUR SERVICES, PLEASE SEE ADVISORY BUSINESS, TYPES OF CLIENTS AND REVIEW OF ACCOUNTS OF OUR [Form ADV Part 2A](#).**

Ask us the following questions:

*Given my financial situation, should I choose an investment advisory service? Why or why not?*

*How will you choose investments to recommend to me?*

*What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

## **Item 3: Fees, Costs, Conflicts and Standard of Conduct**

### ***What fees will I pay?***

You will pay us a management fee that will either be an agreed upon fixed rate, at a minimum of \$15,000 a year, or a percentage of your total assets under management. The more money you invest with us, the more fees you will pay; therefore, we have an incentive to encourage you to increase your assets in your account. Similarly, Sentry is compensated more as your portfolio grows. Therefore, Sentry’s interests are aligned with your interests. If you are invested in the special purpose vehicle, you will pay a management fee, carried interest, plus additional operational expenses. You will pay additional custodial and transactions fees to the broker dealers used to transact in your account. If you engage us for consulting services, we will charge you fixed fee.

**YOU WILL PAY FEES AND COSTS WHETHER YOU MAKE OR LOSE MONEY ON YOUR INVESTMENTS. FEES AND COSTS WILL REDUCE ANY AMOUNT OF MONEY YOU MAKE ON YOUR INVESTMENTS OVER TIME. PLEASE MAKE SURE YOU UNDERSTAND WHAT FEES AND COSTS YOU ARE PAYING.**

**FOR ADDITIONAL INFORMATION REGARDING OUR FEES, PLEASE SEE FEES AND COMPENSATION OF OUR [Form ADV Part 2A](#).**

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Ask us the following question:

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

**What are your legal obligations to me when acting as my investment adviser? How else does your firm make money and what conflicts of interest do you have?**

**WHEN WE ACT AS YOUR INVESTMENT ADVISER, WE HAVE TO ACT IN YOUR BEST INTEREST AND NOT PUT OUR INTEREST AHEAD OF YOURS. AT THE SAME TIME, THE WAY WE MAKE MONEY CREATES SOME CONFLICTS WITH YOUR INTERESTS. YOU SHOULD UNDERSTAND AND ASK US ABOUT THESE CONFLICTS BECAUSE THEY CAN AFFECT THE INVESTMENT ADVICE, WE PROVIDE YOU. HERE ARE SOME EXAMPLES TO HELP YOU UNDERSTAND WHAT THIS MEANS.**

Our firm is the general partner to a special purpose vehicle that we will recommend to you if you meet the required qualifications. This creates a conflict because we earn a carried interest and have a financial incentive to recommend this product.

**FOR ADDITIONAL INFORMATION REGARDING OUR CONFLICTS, PLEASE SEE OTHER INDUSTRY ACTIVITIES AND AFFILIATIONS OF OUR [Form ADV Part 2A](#).**

Ask us the following question:

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

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

Our financial professionals are paid a base salary and a discretionary bonus based on profitability and contribution to the overall success of our Firm, which presents a conflict because we can place more importance on profitability over what is in the client's best interest.

## **Item 4: Disciplinary History**

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

No. Please visit [Investor.gov/CRS](http://Investor.gov/CRS), for a free and simple tool to research our firm and financial professionals.

Ask us the following question:

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

## **Item 5: Additional Information**

For additional information regarding our fees, services, and conflicts, please see our [Form ADV Part 2A](#), or visit our website at <http://www.sentryllc.com/>. Please contact us at 901-820-0515 for more up-to-date information or request a copy of this client relationship summary.

Ask us the following questions:

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