



***Renaissance Investment Group, LLC***  
***Client Relationship Summary***  
***Effective March 12, 2026***

Renaissance Investment Group, LLC (RIG) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for retail investors to understand the differences. Free and simple tools are available to research firms and financial professionals at [www.Investor.gov/CRS](http://www.Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

We offer investment advisory services to retail investors which is defined as discretionary and non-discretionary continuous investment advice. Through personal discussions with discretionary clients we develop an investment policy and create managed portfolios based on that policy. Non-discretionary investment services include reviewing recommendations with clients and implementing the recommendations upon client approval. All discretionary and non-discretionary managed accounts are subject to the same fee scale, in accordance with our standard advisory agreement. Accounts are monitored on a continual basis and reviewed whenever significant economic events, changes in market condition or important new developments affect an individual account. In addition, each client account is formally reviewed on an annual basis by a firm member who does not have the primary relationship.

RIG provides investment advice primarily with respect to various equities (such as exchange-listed, securities traded over-the-counter, and foreign issuers), individual fixed income securities, corporate debt securities, commercial paper, certificates of deposit, municipal securities, United States government securities, interests in partnerships investing in real estate and oil and gas interests, and alternative strategy mutual funds.

RIG may also provide financial counseling services for clients with investable assets equal or greater than one million dollars under RIG's management at no additional cost.

Our client base is comprised of individuals, high net worth individuals, banking or thrift institutions, pension and profit-sharing plans, charitable organizations and corporations and other businesses. Unless waived or negotiated in advance, RIG requires a minimum account size of \$500,000. Each client is required to sign a servicing agreement with RIG that sets forth the terms and conditions of their relationship with RIG. Additional information can be found in our Form ADV, Part 2A brochure (Items 4 and 7), which is available on our website at [www.rigllc.com](http://www.rigllc.com).

*- Conversation Starters: Ask your financial professional -*

- *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- *How will you choose investments to recommend to me?*
- *What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?*

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

The annual fee for investment supervisory services is charged as a percentage of assets under management. Our management fee is payable or deductible from your account in arrears at the end of each calendar quarter based upon the quarter end market values of your account. In situations where RIG is acting as investment adviser to an institutional fiduciary, the combined management fee for both named fiduciary and RIG will apply. You should be aware, the more assets there are in your account, the greater the fee. We therefore have an incentive to encourage you to increase the assets in your account.

You will also incur charges in connection with advisory services RIG provides that are imposed directly by the custodian, fees imposed by a service provider to assist with administrative functions related to filing proof of claim forms, transaction charges imposed by broker-dealers executing securities transactions for your account, and fees and expenses imposed directly by mutual funds held in your account. All fees charged directly by the custodian, the broker-dealer, and mutual funds, are separate and distinct from the fees and expenses paid to RIG for its services.

***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.*** Additional information can be found in our Form ADV, Part 2A brochure (Item 5), which is available on our website.

- Conversation Starter: Ask your financial professional -

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

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

*When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. At the same time, the way we make money creates some conflicts with your interests. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. For example, RIG allows our employees to purchase or sell the same securities that may be recommended to and purchased on behalf of clients. Owning the same securities we recommend (purchase or sell) for you presents a conflict of interest that, as fiduciaries, we must disclose to you and mitigate through policies and procedures.*

- Conversation Starter: Ask your financial professional -

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

Additional information on conflicts of interest can be found in our Form ADV, Part 2A brochure (Items 8, 11, and 12) available on our website.

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

Our financial professionals are paid either a fixed salary or variable compensation. Some financial professionals are eligible to receive a percentage of the advisory fee paid by you as a result of his/her efforts in developing and maintaining client relationships.

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

No. You can visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) for a free and simple search tool to research RIG and our financial professionals.

- Conversation Starter: Ask your financial professional -

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

***Where can I get additional information?***

Visit [www.rigllc.com](http://www.rigllc.com) where you can view a copy of this Client Relationship Summary, our Form ADV, Part 2A brochure and Privacy Notice. You may also contact us at 413-445-2481 or email us at [info@rigllc.com](mailto:info@rigllc.com) to request copies of these documents.

- Conversation Starter: Ask your financial professional -

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

## **Exhibit**

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### ***Material Changes***

The following material changes have been made to our Form CRS:

- We have added alternative strategy mutual funds to our approved list of investment vehicles that we may invest in. Please find this addition in the “What investment services and advice can you provide me?” section.