

**VELERITY GROUP, INC.**  
**FORM CRS - CUSTOMER RELATIONSHIP SUMMARY**  
**AUGUST 21, 2025**

## **INTRODUCTION**

Velerity Group, Inc. (“Firm,” “We,” “Our”) (CRD #42869; SEC #8-50043) is registered with the U.S. Securities and Exchange Commission (“SEC”) as a broker-dealer and is a member of the Financial Industry Regulatory Authority (“FINRA”), and the Securities Investor Protection Corporation (“SIPC”). 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://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 do not open brokerage accounts as is generally understood in the securities industry. Our registered representatives (“RRs”) will recommend investments to you as a retail investor, which are private placements of securities. These are the only investments we will recommend. You the retail investor make the ultimate decision regarding the purchase or sale of investments. You will not be asked to open an account directly with the Firm whereby we take custody of your funds and/or securities. We require a minimum investment of \$10,000.00 in order to invest in one of our private placements. We do not monitor retail investors’ investments.

Private placements are unregistered securities. We will not charge you a fee if you establish a relationship with our Firm as a customer (an investor) in a private placement offered by our Firm on behalf of an Issuer of securities. The Issuer will pay us a transaction-based fee, most often referred to as a placement agent fee or a commission, every time a private placement transaction is closed. Such a fee would be based on a percentage of the funds we raised from you and, if applicable, other investors. You should be aware that whether directly or indirectly, a part of the funds you invest in a private placement may be used by the Issuer to pay some or all of our fee. To further ascertain how your funds will be used by the Issuer you should confirm with the Issuer directly and also refer to the private placement offering documentation you are provided.

In any private securities offering, which may be recommended to you by a RR of our Firm, the principal terms are set by the Issuer of the securities and include the minimum investment required. The Issuer of the securities has sole discretion to waive any investment minimum. , The Issuer’s Private Placement Memorandum or Offering Memorandum sets the terms of an offering.

We have affiliates through common ownership and control:

- Velerity Wealth, LLC, an advisory firm in the state of Virginia.
- Three Oaks Holdings, LLC, the holding company of the Firm.

**Conversation Starters.** Ask your financial professional—

- 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 qualifications? What do these qualifications mean?

## **WHAT FEES WILL I PAY?**

You will not incur traditional brokerage fees from our brokerage services since we are the placement agent for a private offering or private placement. All fees or commissions for your purchase are paid directly to the Firm by the Issuer. Accordingly, for our services as placement agent we are paid a placement agent fee. It is calculated as a percentage of the

total amount raised in each private placement. Any commissions or fees paid to the Firm by the Issuer can ultimately be attributed back to the Investor.

You should carefully review all offering documentation. It not only discloses our compensation, but it also describes the project being funded by the private placement, how the funds invested will be used, any relevant disclosures, and the risks associated with the investment.

*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.*

**Conversation Starters.** 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 PROVIDING RECOMMENDATIONS? HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?

*When we provide you with a recommendation, 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 affect the recommendations we provide you.*

Here are some examples to help you understand what this means:

- The Issuer of a private placement pays us a fee based on your investment. The fee is generally calculated based on a percentage of what you invest. We may participate in fee sharing agreements with other broker-dealers for the introduction of investors to or from those other broker-dealers.
- We earn a fee based on the amount of securities transactions executed. Therefore, we have an economic incentive to encourage securities transactions in order to increase our revenue.

**Conversation Starters.** Ask your financial professional—

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

## HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are compensated in a number of ways, which includes salary, commissions, and referral fees. Conflicts of interest are created when a financial professional is compensated, in whole or in part, by product commissions or fees based on the amount of a product sold to you or any client. You should ask us about these conflicts and understand them, because potential conflicts of interest affect the recommendations we provide you.

## DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

**Yes.** For a free and simple search tool you may research the disciplinary history of firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS).

**Conversation Starters.** Ask your financial professional—

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

## ADDITIONAL INFORMATION

You can find more information about our officers and RRs, as well as a copy of Form CRS through FINRA's BrokerCheck system at [BrokerCheck.finra.org](http://BrokerCheck.finra.org). BrokerCheck is a free tool to research the background and experience of broker-dealers and their representatives. You may always address concerns with our Chief Compliance Officer by calling **(631) 595-5309** for up-to-date information and a copy of this relationship summary.

**Conversation Starters.** Ask your financial professional—

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

## Privacy Notice

### FACTS

#### WHAT DOES VELERTY GROUP, INC. DO WITH YOUR PERSONAL INFORMATION?

##### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

##### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security Number and Account Numbers
- Date of Birth and Full Name
- Home Address and Telephone Numbers

When you are *no longer* our customer, we continue to share your information as described in this notice.

##### How?

All financial companies need to share client personal information to run their everyday business. In the section below, we list the reasons financial companies can share their client personal information; the reasons Velerity Group, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Velerity Group, Inc. share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes - to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	Yes
For our affiliates' everyday business purposes - information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes - information about your creditworthiness	No	Yes
For nonaffiliates to market to you	No	Yes

**Questions?** Call Us: 703-383-4330 or by Mail: 10431 New Ascot Dr. Great Falls, VA 22066

<b>Who we are</b>	
<b>Who is providing this notice?</b>	<b>Velerity Group, Inc., a SEC registered broker-dealer.</b>
<b>What we do</b>	
<b>How does Velerity Group, Inc. protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does Velerity Group, Inc. collect my personal information?</b>	We collect your personal information, for example, when you establish an account or update your account information.
<b>Why can't I limit all sharing?</b>	Federal law gives you the right to limit only sharing for affiliates' everyday business purposes - information about your creditworthiness, affiliates from using your information to market to you, and sharing for nonaffiliates to market to you. State laws and individual companies may give you additional rights to limit sharing.
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies sharing for affiliates' everyday business purposes - information about your creditworthiness
<b>Nonaffiliates</b>	Companies not related by common ownership or control. They can be financial and nonfinancial companies.
<b>Joint marketing</b>	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.
<b>Other important information</b>	
<p>Keeping client account information accurate and up-to-date is very important to us. If you ever find that your account information is incomplete, inaccurate or not current, please contact us via the address or by phone. We will correct any inaccurate or outdated information as soon as possible. According to the USA PATRIOT ACT (Uniting and Strengthening America by Providing Appropriate Tools Required to Intercept and Obstruct Terrorism Act of 2000) we must verify the identity of every customer opening an account with Velerity Group, Inc. Therefore, you will be asked to furnish documents suitable for verification, including: unexpired government-issued ID bearing a photograph for an individual; or a registered article of incorporation, government-issued business license, a partnership agreement or a trust instrument for a corporation or a trust. We may also use third-party sources such as government lists or consumer reporting agencies to verify identity.</p>	

## **VELERTY GROUP, INC. - BUSINESS CONTINUITY PLANNING**

**Velerity Group, Inc.** has developed a Business Continuity Plan on how we will respond to events that significantly disrupt our business. Since the timing and impact of disasters and disruptions is unpredictable, we will have to be flexible in responding to actual events as they occur. With that in mind, we are providing you with this information on our business continuity plan.

**Contacting Us** - If after a significant business disruption, you are unable to contact us by the means you normally use, you should call us **(703) 383-4330** If you cannot access us through either of those means, you can contact the private placement issuer(s) directly, if necessary.

**Our Business Continuity Plan** - We plan to quickly recover and resume business operations after a significant business disruption and respond by safeguarding our employees and property, making a financial and operational assessment, protecting the firm's books and records, and allowing our customers to transact business. In short, our business continuity plan is designed to permit our firm to resume operations as quickly as possible, given the scope and severity of the significant business disruption.

Our business continuity plan addresses: data backup and recovery; all mission critical systems; financial and operational assessments; alternative communications with customers, employees, and regulators; alternate physical location of employees; critical supplier, contractor, bank and counter-party impact; regulatory reporting; and assuring our customers prompt access to their funds and securities if we are unable to continue our business.

We back up our important records in a geographically separate area. While every emergency situation poses unique problems based on external factors, such as time of day and the severity of the disruption, we have been advised by our private placement issuer partners that their objective is to restore their own operations and be able to complete existing transactions and accept new transactions and payments within a reasonable time period.

**Varying Disruptions** - Significant business disruptions can vary in their scope, such as only our firm, a single building housing our firm, the business district where our firm is located, the city where we are located, or the whole region. Within each of these areas, the severity of the disruption can also vary from minimal to severe. In a disruption to only our firm or a building housing our firm, we will transfer our operations to a local site when needed and expect to recover and resume business within 24-48 hours. In a disruption affecting our business district, city, or region, we will transfer our operations to a site outside of the affected area and recover and resume business within 48 hours. In either situation, we plan to continue in business, transfer operations, to our private placement providers, if necessary, and notify you through our customer emergency number, how to contact us. If the significant business disruption is so severe that it prevents us from remaining in business, we will assure our customer's prompt access to their funds and securities.

**For more information** - If you have questions about our business continuity planning, you can contact us at the firm's principal address:

**Velerity Group, Inc.**  
**Atten: Zulfe Ali, CEO**  
**Main Office: 10431 New Ascot Dr, Great Falls, VA 22066**  
**By Telephone: (703) 383-4330; By Email: [zulfe.ali@veleritygroup.com](mailto:zulfe.ali@veleritygroup.com)**

## **U.S. PATRIOT ACT – CUSTOMER IDENTIFICATION**

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account with a covered financial institutional.

What this means for you: When you open account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. We will continue to comply with Treasury's Office of Foreign Asset Control rules prohibiting transactions with certain foreign countries or their nationals. This investor Identification Data Form and your questionnaire are intended to collect certain "nonpublic" information to determine your identity and your financial suitability, and to satisfy the information reporting requirements of the Patriot Act and other regulatory agencies that govern the securities industry. We will use the information collected to compare against government provided terrorists lists.

## **FINRA INFORMATION**

We are a member of the Financial Industry Regulatory Authority ("FINRA"). We are a registered broker-dealer with the Securities and Exchange Commission ("SEC") and approved to offer certain securities products.

*You may obtain information about Velerity Group, Inc. or your individual representative at FINRA BrokerCheck at [www.brokercheck.finra.org](http://www.brokercheck.finra.org). To contact FINRA directly, please visit their website at [www.finra.org](http://www.finra.org). For any questions on how to use and navigate FINRA BrokerCheck, call the following helpline: (800) 289-9999. The FINRA manual is available at <https://www.finra.org/rules-guidance/rulebooks/finra-rules>.*

## **SIPC INFORMATION**

You may obtain information about the Securities Investor Protection Corporation (SIPC), including obtaining a copy of their brochure, at [www.sipc.org](http://www.sipc.org) or by calling SIPC at (202) 371-8300. SIPC was established to restore public confidence in the securities industry and to protect customers' assets held by members. SIPC provides up to \$500,000 protection per customer for claims of cash and securities with a limit of \$250,000 for claims of cash. Only bona fide customers (persons who have stock or cash in their account as a result of or in anticipation of executing trades in the securities market) are eligible for protection under SIPC. ***Please note: customers who hold private placements in accounts held direct with the Issuer of the product are not eligible for SIPC coverage.***

## **CONTACT US**

*For questions about your account contact your individual representative directly.*

*For register a complaint, contact us at Velerity Group, Inc., 10431 New Ascot Dr, Great Falls, VA 22066 or by email [zulfe.ali@veleritygroup.com](mailto:zulfe.ali@veleritygroup.com)*