HERITAGE INVESTMENT GROUP, INC.

FORM 13F-HR
(Form 13F Holdings Report)

Filed 07/17/25 for the Period Ending 06/30/25

Address	2480 N.E. 23RD STREET
	POMPANO BEACH, FL, 33062
Telephone	954-785-5400
CIK	0001876811
Fiscal Year	12/31

UNITED STATES SECURITIES AND EXCHANGE COMMISSION

Washington, D.C. 20549

FORM 13F

OMB APPROVAL	
OMB Number:	3235-0006
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FORM 13F COVER PAGE

Report for the Calendar Year or Quarter Ended: 06-30-2025

Check here if Amendment: ☐ Amendment Number: ____________

This Amendment (Check only one.): ☐ is a restatement.
☐ adds new holdings entries.

Institutional Investment Manager Filing this Report:

Name: Heritage Investment Group, Inc.

Address: 2480 N.E. 23RD STREET
POMPANO BEACH FL 33062

Form 13F File Number: 028-21705

CRD Number (if applicable): 000113204

SEC File Number (if applicable): 801-60396

The institutional investment manager filing this report and the person by whom it is signed hereby represent that the person signing the report is authorized to submit it, that all information contained herein is true, correct and complete, and that it is understood that all required items, statements, schedules, lists, and tables, are considered integral parts of this form.

Person Signing this Report on Behalf of Reporting Manager:

Name: S. Hardy Taylor

Title: Chief Compliance Officer

Phone: 954-785-4500

Signature, Place, and Date of Signing:

S. Hardy Taylor	Pompano, Beach, FLORIDA	07-11-2025
[Signature]	[City, State]	[Date]

Do you wish to provide information pursuant to Special Instruction 5? ☐ Yes ☒ No

Report Type (Check only one.):

☒ 13F HOLDINGS REPORT. (Check here if all holdings of this reporting manager are reported in this report.)

☐ 13F NOTICE. (Check here if no holdings reported are in this report, and all holdings are reported by other reporting manager(s).)

☐ 13F COMBINATION REPORT. (Check here if a portion of the holdings for this reporting manager are reported in this report and a portion are reported by other reporting manager(s).)

Form 13F Summary Page

Report Summary:

Number of Other Included Managers:	0
Form 13F Information table Entry Total:	110
Form 13F Information table Value Total:	580,093,912 (round to nearest dollar)

List of Other Included Managers:

Provide a numbered list of the name(s) and Form 13F number(s) of all institutional investement managers with respect to which this report is filed, other than the manager filing this report.

NONE

FORM 13F INFORMATION TABLE

COLUMN 1	COLUMN 2	COLUMN 3		COLUMN 4	COLUMN 5			COLUMN 6	COLUMN 7	COLUMN 8		
NAME OF ISSUER	TITLE OF CLASS	CUSIP	FIGI	VALUE (round to nearest dollar)	SHRS OR PRN AMT	SH / PRN	PUT / CALL	INVESTMENT DISCRETION	OTHER MANAGER	VOTING AUTHORITY		
										SOLE	SHARED	NONE
ABBOTT LABS	COM	002824100	-	397,013	2,919	SH	-	SOLE	-	0	0	2,919
ABBVIE INC	COM	00287Y109	-	525,676	2,832	SH	-	SOLE	-	0	0	2,832
ACUITY INC	COM	00508Y102	-	596,680	2,000	SH	-	SOLE	-	0	0	2,000
ALLSTATE CORP	COM	020002101	-	755,516	3,753	SH	-	SOLE	-	0	0	3,753
ALPHABET INC	CAP STK CL C	02079K107	-	320,899	1,809	SH	-	SOLE	-	0	0	1,809
ALPHABET INC	CAP STK CL A	02079K305	-	551,291	3,128	SH	-	SOLE	-	0	0	3,128
AMAZON COM INC	COM	023135106	-	737,370	3,361	SH	-	SOLE	-	0	0	3,361
AMERICAN EXPRESS CO	COM	025816109	-	536,205	1,681	SH	-	SOLE	-	0	0	1,681
AMERICAN TOWER CORP NEW	COM	03027X100	-	336,171	1,521	SH	-	SOLE	-	0	0	1,521
AMERIPRISE FINL INC	COM	03076C106	-	265,264	497	SH	-	SOLE	-	0	0	497
AMGEN INC	COM	031162100	-	1,146,436	4,106	SH	-	SOLE	-	0	0	4,106
APPLE INC	COM	037833100	-	3,351,506	16,335	SH	-	SOLE	-	0	0	16,335
AUTOMATIC DATA PROCESSING IN	COM	053015103	-	798,139	2,588	SH	-	SOLE	-	0	0	2,588
BWX TECHNOLOGIES INC	COM	05605H100	-	345,744	2,400	SH	-	SOLE	-	0	0	2,400
BERKSHIRE HATHAWAY INC DEL	CL A	084670108	-	2,915,200	4	SH	-	SOLE	-	0	0	4
BERKSHIRE HATHAWAY INC DEL	CL B NEW	084670702	-	2,480,827	5,107	SH	-	SOLE	-	0	0	5,107
BROADCOM INC	COM	11135F101	-	548,946	1,991	SH	-	SOLE	-	0	0	1,991
CACI INTL INC	CL A	127190304	-	745,559	1,564	SH	-	SOLE	-	0	0	1,564
CARRIER GLOBAL CORPORATION	COM	14448C104	-	250,848	3,427	SH	-	SOLE	-	0	0	3,427
CASEYS GEN STORES INC	COM	147528103	-	535,273	1,049	SH	-	SOLE	-	0	0	1,049
CISCO SYS INC	COM	17275R102	-	285,915	4,121	SH	-	SOLE	-	0	0	4,121
COHERENT CORP	COM	19247G107	-	387,171	4,340	SH	-	SOLE	-	0	0	4,340
COMMSCOPE HLDG CO INC	COM	20337X109	-	207,000	25,000	SH	-	SOLE	-	0	0	25,000
COSTCO WHSL CORP NEW	COM	22160K105	-	548,427	554	SH	-	SOLE	-	0	0	554
DIMENSIONAL ETF TRUST	US CORE EQT MKT	25434V104	-	21,797,124	514,569	SH	-	SOLE	-	0	0	514,569
DIMENSIONAL ETF TRUST	INTL CORE EQT MK	25434V203	-	1,432,754	41,445	SH	-	SOLE	-	0	0	41,445
DIMENSIONAL ETF TRUST	EMGR CRE EQT MNG	25434V302	-	2,067,262	71,408	SH	-	SOLE	-	0	0	71,408
DIMENSIONAL ETF TRUST	US EQUITY MARKET	25434V401	-	33,841,816	504,951	SH	-	SOLE	-	0	0	504,951
DIMENSIONAL ETF TRUST	US SMALL CAP ETF	25434V500	-	28,771,227	451,597	SH	-	SOLE	-	0	0	451,597
DIMENSIONAL ETF TRUST	US TARGETED VLU	25434V609	-	1,783,486	33,052	SH	-	SOLE	-	0	0	33,052
DIMENSIONAL ETF TRUST	US CORE EQUITY 1	25434V625	-	8,968,767	134,163	SH	-	SOLE	-	0	0	134,163
DIMENSIONAL ETF TRUST	GLOBAL REAL EST	25434V658	-	1,069,576	39,865	SH	-	SOLE	-	0	0	39,865
DIMENSIONAL ETF TRUST	US CORE EQUITY 2	25434V708	-	79,261,096	2,211,526	SH	-	SOLE	-	0	0	2,211,526
DIMENSIONAL ETF TRUST	US MKTWIDE VALUE	25434V724	-	39,589,089	936,355	SH	-	SOLE	-	0	0	936,355
DIMENSIONAL ETF TRUST	EMERGING MKTS CO	25434V732	-	14,943,116	503,474	SH	-	SOLE	-	0	0	503,474
DIMENSIONAL ETF TRUST	INTL CORE EQUITY	25434V799	-	13,906,958	447,313	SH	-	SOLE	-	0	0	447,313
DIMENSIONAL ETF TRUST	INTERNATNAL VAL	25434V807	-	238,436	5,567	SH	-	SOLE	-	0	0	5,567
DIMENSIONAL ETF TRUST	US HIGH PROFITAB	25434V831	-	456,443	12,836	SH	-	SOLE	-	0	0	12,836
DIMENSIONAL ETF TRUST	SHORT DURATION F	25434V864	-	6,897,575	143,670	SH	-	SOLE	-	0	0	143,670
DIMENSIONAL ETF TRUST	CORE FIXED INCOM	25434V872	-	6,506,108	153,954	SH	-	SOLE	-	0	0	153,954
EXXON MOBIL CORP	COM	30231G102	-	883,138	8,192	SH	-	SOLE	-	0	0	8,192
META PLATFORMS INC	CL A	30303M102	-	653,387	885	SH	-	SOLE	-	0	0	885
GOLDMAN SACHS GROUP INC	COM	38141G104	-	473,485	669	SH	-	SOLE	-	0	0	669
HERSHEY CO	COM	427866108	-	293,090	1,766	SH	-	SOLE	-	0	0	1,766

HOME DEPOT INC	COM	437076102	-	653,719	1,783	SH	-	SOLE	-	0	0	1,783
HONEYWELL INTL INC	COM	438516106	-	222,168	954	SH	-	SOLE	-	0	0	954
INVESCO QQQ TR	UNIT SER 1	46090E103	-	565,431	1,025	SH	-	SOLE	-	0	0	1,025
INTUIT	COM	461202103	-	286,411	364	SH	-	SOLE	-	0	0	364
ISHARES TR	CORE S&P TTL STK	464287150	-	239,426	1,773	SH	-	SOLE	-	0	0	1,773
ISHARES TR	CORE S&P500 ETF	464287200	-	66,540,111	107,167	SH	-	SOLE	-	0	0	107,167
ISHARES TR	ISHARES BIOTECH	464287556	-	338,414	2,675	SH	-	SOLE	-	0	0	2,675
ISHARES TR	RUS 1000 GRW ETF	464287614	-	589,742	1,389	SH	-	SOLE	-	0	0	1,389
ISHARES TR	RUS 1000 ETF	464287622	-	16,853,878	49,633	SH	-	SOLE	-	0	0	49,633
ISHARES TR	RUSSELL 2000 ETF	464287655	-	498,653	2,311	SH	-	SOLE	-	0	0	2,311
ISHARES TR	CORE S&P SCP ETF	464287804	-	12,689,364	116,107	SH	-	SOLE	-	0	0	116,107
ISHARES TR	DOW JONES US ETF	464287846	-	617,678	4,094	SH	-	SOLE	-	0	0	4,094
ISHARES TR	SHRT NAT MUN ETF	464288158	-	51,733,605	486,492	SH	-	SOLE	-	0	0	486,492
ISHARES TR	NATIONAL MUN ETF	464288414	-	963,097	9,218	SH	-	SOLE	-	0	0	9,218
ISHARES TR	0-5 YR TIPS ETF	46429B747	-	1,532,306	14,890	SH	-	SOLE	-	0	0	14,890
ISHARES TR	GLOBAL REIT ETF	46434V647	-	38,907,462	1,575,201	SH	-	SOLE	-	0	0	1,575,201
ISHARES TR	CORE MSCI INTL	46435G326	-	10,417,483	137,000	SH	-	SOLE	-	0	0	137,000
ISHARES BITCOIN TRUST ETF	SHS BEN INT	46438F101	-	726,134	11,863	SH	-	SOLE	-	0	0	11,863
JPMORGAN CHASE & CO.	COM	46625H100	-	1,412,442	4,872	SH	-	SOLE	-	0	0	4,872
JOHNSON & JOHNSON	COM	478160104	-	671,642	4,397	SH	-	SOLE	-	0	0	4,397
ELI LILLY & CO	COM	532457108	-	1,657,911	2,127	SH	-	SOLE	-	0	0	2,127
MARATHON PETE CORP	COM	56585A102	-	273,518	1,647	SH	-	SOLE	-	0	0	1,647
MARSH & MCLENNAN COS INC	COM	571748102	-	205,740	941	SH	-	SOLE	-	0	0	941
MASTERCARD INCORPORATED	CL A	57636Q104	-	467,802	832	SH	-	SOLE	-	0	0	832
MICROSOFT CORP	COM	594918104	-	2,722,392	5,473	SH	-	SOLE	-	0	0	5,473
NETFLIX INC	COM	64110L106	-	412,452	308	SH	-	SOLE	-	0	0	308
NEXTERA ENERGY INC	COM	65339F101	-	343,768	4,952	SH	-	SOLE	-	0	0	4,952
NVIDIA CORPORATION	COM	67066G104	-	1,528,135	9,672	SH	-	SOLE	-	0	0	9,672
ORACLE CORP	COM	68389X105	-	1,513,357	6,922	SH	-	SOLE	-	0	0	6,922
PEPSICO INC	COM	713448108	-	338,364	2,563	SH	-	SOLE	-	0	0	2,563
PROCTER AND GAMBLE CO	COM	742718109	-	730,080	4,582	SH	-	SOLE	-	0	0	4,582
RTX CORPORATION	COM	75513E101	-	498,074	3,411	SH	-	SOLE	-	0	0	3,411
SPDR S&P 500 ETF TR	TR UNIT	78462F103	-	4,691,340	7,593	SH	-	SOLE	-	0	0	7,593
SPDR GOLD TR	GOLD SHS	78463V107	-	817,249	2,681	SH	-	SOLE	-	0	0	2,681
SPDR DOW JONES INDL AVERAGE	UT SER 1	78467X109	-	1,533,462	3,480	SH	-	SOLE	-	0	0	3,480
SPDR S&P MIDCAP 400 ETF TR	UTSER1 S&PDCRP	78467Y107	-	325,726	575	SH	-	SOLE	-	0	0	575
SCHWAB STRATEGIC TR	US LRG CAP ETF	808524201	-	862,463	35,289	SH	-	SOLE	-	0	0	35,289
SELECT SECTOR SPDR TR	TECHNOLOGY	81369Y803	-	217,525	859	SH	-	SOLE	-	0	0	859
SMITH & NEPHEW PLC	SPDN ADR NEW	83175M205	-	396,567	12,947	SH	-	SOLE	-	0	0	12,947
TEVA PHARMACEUTICAL INDS LTD	SPONSORED ADS	881624209	-	401,821	23,975	SH	-	SOLE	-	0	0	23,975
3M CO	COM	88579Y101	-	260,178	1,709	SH	-	SOLE	-	0	0	1,709
TOMPKINS FINL CORP	COM	890110109	-	227,647	3,629	SH	-	SOLE	-	0	0	3,629
UNION PAC CORP	COM	907818108	-	559,722	2,433	SH	-	SOLE	-	0	0	2,433
VANGUARD SPECIALIZED FUNDS	DIV APP ETF	921908844	-	211,424	1,033	SH	-	SOLE	-	0	0	1,033
VANGUARD WORLD FD	MEGA GRWTH IND	921910816	-	413,772	1,130	SH	-	SOLE	-	0	0	1,130
VANGUARD ADMIRAL FDS INC	MIDCP 400 VAL	921932844	-	913,839	9,572	SH	-	SOLE	-	0	0	9,572
VANGUARD ADMIRAL FDS INC	MIDCP 400 GRTH	921932869	-	961,013	8,502	SH	-	SOLE	-	0	0	8,502
VANGUARD TAX-MANAGED FDS	VAN FTSE DEV MKT	921943858	-	1,797,582	31,531	SH	-	SOLE	-	0	0	31,531
VANGUARD WORLD FD	INDUSTRIAL ETF	92204A603	-	262,986	939	SH	-	SOLE	-	0	0	939
VANGUARD WORLD FD	INF TECH ETF	92204A702	-	2,228,621	3,360	SH	-	SOLE	-	0	0	3,360
VANGUARD WORLD FD	MATERIALS ETF	92204A801	-	331,211	1,700	SH	-	SOLE	-	0	0	1,700
VANGUARD INTL EQUITY INDEX F	TT WRLD ST ETF	922042742	-	6,383,912	49,673	SH	-	SOLE	-	0	0	49,673
VANGUARD INTL EQUITY INDEX F	FTSE EUROPE ETF	922042874	-	279,310	3,604	SH	-	SOLE	-	0	0	3,604
VANGUARD SCOTTSDALE FDS	VNG RUS2000IDX	92206C664	-	7,561,554	86,695	SH	-	SOLE	-	0	0	86,695

VANGUARD MUN BD FDS	TAX EXEMPT BD	922907746	-	39,952,569	814,860	SH	-	SOLE	-	0	0	814,860
VANGUARD INDEX FDS	S&P 500 ETF SHS	922908363	-	2,087,510	3,675	SH	-	SOLE	-	0	0	3,675
VANGUARD INDEX FDS	LARGE CAP ETF	922908637	-	224,531	787	SH	-	SOLE	-	0	0	787
VANGUARD INDEX FDS	GROWTH ETF	922908736	-	360,803	823	SH	-	SOLE	-	0	0	823
VANGUARD INDEX FDS	VALUE ETF	922908744	-	880,099	4,980	SH	-	SOLE	-	0	0	4,980
VANGUARD INDEX FDS	SMALL CP ETF	922908751	-	609,039	2,570	SH	-	SOLE	-	0	0	2,570
VANGUARD INDEX FDS	TOTAL STK MKT	922908769	-	1,437,871	4,731	SH	-	SOLE	-	0	0	4,731
VISA INC	COM CL A	92826C839	-	475,805	1,340	SH	-	SOLE	-	0	0	1,340
WALMART INC	COM	931142103	-	289,233	2,958	SH	-	SOLE	-	0	0	2,958
WATERS CORP	COM	941848103	-	349,040	1,000	SH	-	SOLE	-	0	0	1,000
WELLS FARGO CO NEW	COM	949746101	-	497,145	6,205	SH	-	SOLE	-	0	0	6,205
WEST PHARMACEUTICAL SVSC INC	COM	955306105	-	737,575	3,371	SH	-	SOLE	-	0	0	3,371