



## CLIENT RELATIONSHIP SUMMARY

MARCH 28, 2024

FORM ADV, PART 3 (FORM CRS)

**CHATHAM CAPITAL GROUP, INC.** is registered with the Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these 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 information about broker-dealers, investment advisers, and investing.

### WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Chatham offers investment advisory services, investment management and financial planning, to retail investors by managing investment portfolios on a discretionary basis. This means that you allow us to buy and sell securities in your account without asking you first. We have a fiduciary duty to act in your best interest. Based on conversations with you, we establish an asset allocation policy spelled out in your Financial Policy Statement (FPS) and manage your portfolio in line with this policy. Examples of the types of securities your portfolio could include, are equities, municipal bonds, exchange traded funds (ETFs) and certificate of deposits (CDs). Your portfolio is tailored to your financial needs based on your risk tolerance, income requirements, and other factors and integrates your relevant tax, estate, business, and family matters.

We focus on asset allocation as the primary determinant of portfolio return. We revise our asset allocation policy based on a rigorous assessment and evaluation of relevant capital markets data. Investments are identified that meet our selection criteria and are approved for purchase. However, we strive to keep the number of buys and sells relatively low since frequent trading can adversely affect your returns through increased brokerage and other transaction costs.

Your portfolio is reviewed on an ongoing basis as part of our standard service. Examples of reasons your portfolio could be reviewed include a shift in market conditions, a change in our asset allocation policy, a pending buy or sell transaction, a change in your circumstances or risk tolerance, or a significant cash deposit or withdrawal.

Our standard minimum size for separately-managed portfolios is \$1 million. We also manage private funds, invested in small cap companies, for investment by qualified investors with amounts less than \$1 million.

*Click here to see our Form ADV Part 2A, Items 4, 7, & 8 for more information or visit <https://adviserinfo.sec.gov/firm/brochure/106174>.*

**ASK A FINANCIAL PROFESSIONAL:** Given my financial situation, should I choose an investment advisory service? Why or why not?

**ASK A FINANCIAL PROFESSIONAL:** How will you choose investments to recommend to me?

**ASK A FINANCIAL PROFESSIONAL:** What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

### WHAT FEES WILL I PAY?

At the beginning of each calendar quarter, you will pay management fees for the previous quarter. The fee is calculated as a percentage of the market value of the total assets under Chatham's management (including cash and investments) on the last business day of the calendar quarter, based on the annual schedule. Our family-related portfolios can be combined and pro-rated for fee calculations. Because your fees are based on the amount of assets we manage for you, we have an incentive to encourage you to increase the assets in your account. However, this encourages us to invest wisely to increase the value of your assets as much as possible in line with your FPS.

Other types of fees and costs that we do not receive but that you might incur, based on your broker and/or custodian, include commission charges on trades, account maintenance fees (e.g. wiring fees), custodial fees, or product based fees such as ETF fees.

Out of the ordinary financial planning or special projects will be completed based on our mutually agreed upon plan and are charged fees at an agreed upon hourly rate.

*Click here to see our Form ADV Part 2A, Item 5 for more information on our fees and compensation or visit <https://adviserinfo.sec.gov/firm/brochure/106174>.*

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 A 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. Here is an example to help you understand what this means.

We are compensated in the form of investment management fees based on the amount of funds under management. Therefore, we have an incentive to increase the amount of assets you have managed by us.

*Click here to see our Form ADV Part 2A, Items 11, 14 & 17 regarding potential conflicts of interest or visit <https://adviserinfo.sec.gov/firm/brochure/106174>.*

### **HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

Financial professionals earn annual salaries and, in most years, year-end cash bonuses.

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

No. You can go to [Investor.gov/CRS](http://Investor.gov/CRS) for free and simple search tools to research Chatham and our financial professionals.

**ASK A FINANCIAL PROFESSIONAL:** As a financial professional, do you have any disciplinary history? For what type of conduct?

**ASK A 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?

**You can find additional information about Chatham and our services or request a free copy of our relationship summary by visiting [www.chathamcapitalgroup.com](http://www.chathamcapitalgroup.com) or contacting us at 912-691-2320.**