

### **Item 1 - Introduction**

Stratford Investment Advisory Group, Inc., is an investment adviser registered with the Securities and Exchange Commission (SEC). We are not a brokerage firm (Broker-Dealer). Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. There are free and simple tools 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.

### **Item 2 – Relationships and Services**

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

We are a registered investment adviser that offers comprehensive investment management services to retail clients. When opening an account we will meet with you to understand your current financial situation, existing resources, objectives, and risk tolerance. Based on what we learn, we will work together to construct an investment portfolio that will be monitored on an ongoing basis and will make changes as needed to meet your investment objectives. Internal portfolio reviews take place on a regular basis and we like to meet with clients on a quarterly basis but not less than annually to discuss your portfolio.

We manage investment portfolios on both a discretionary and non-discretionary basis. Portfolios that are managed on a discretionary basis mean we do not require prior authorization before placing trades in your account, though you may impose certain restrictions on our authority. Portfolios managed on a non-discretionary basis means you are required to pre-approve each investment transaction. We will have discretion or non-discretion authority until the advisory agreement is terminated by you or our firm.

We do not provide any stand-alone Financial Planning or Consulting services. We may have from time to time limited financial planning discussions with existing clients for whom we are providing investment management services.

We do not restrict our advice to limited types of products or investments but primarily utilize investment products such as stocks, bonds, mutual funds, and exchange traded funds (ETFs).

Investment management services are provided to clients with minimum investable assets of \$250,000, although exceptions can be made at management's discretion. Exceptions have been made for referrals from existing clients, family members and friends.

For additional information about our advisory services, see item 4 of our Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/brochure/111363>.

### **Item 3 - Fees, Costs, Conflicts, and Standards of Conducts**

#### **What Fees Will I Pay?**

Fees for Investment Management services are based on a percentage of your assets under our management and range from .10% to .75% annually. Our fees vary and are negotiable. The more assets you have in your investment management account, the more you will pay in fees. *[Potential Conflict: We therefore have an incentive to encourage you to increase the size of your account.]*

You can decide to have fees paid directly from your investment management account or to have an invoice sent out to you for payment rather than deduct fees from your account. *[Potential Conflict: Fees which are deducted from your account will reduce the value of your investment management account.]*

As we do not provide custodial services, clients must choose a custodial firm to hold the assets of their investment management account. Therefore, in addition to our management fees, you will incur certain costs related to the investments held in your account. These costs are most typically custodial fees, account maintenance fees, fees related to mutual funds and ETFs and other transactional or product level fees.

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 about our fees is located in Item 5 of your Firm Brochure, which is available online at <https://adviserinfo.sec.gov/firm/summary/111363>.

**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 interest. 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 might recommend that a client borrow money for a second home purchase instead of using cash from their investment account. Even in the client's best interest, this recommendation would maintain their portfolio balance at a higher level, resulting in higher fees for the firm.

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

Our financial professional's compensation is exclusively based upon the fees the firm earns from the advisory services provided our clients based upon the client's amount of assets under management.

**Item 4 – Disciplinary History**

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

No. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research us and other financial professionals.

**Additional information about our investment advisory services and an up-to-date copy of this relationship summary is available by contacting us at (847)-577-7003.**

Questions to 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 those qualifications mean?
- Help me understand how these fees and cost may 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?
- How might your conflicts of interest affect me, and how will you address them?
- As a financial professional, do you have any disciplinary history?
- For what type of conduct?
- 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?