

# Form CRS Disclosure

## Prepared by Compass Financial Group, INC

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Compass Financial Group, INC

Registered with the Securities and Exchange Commission as a Registered Investment Adviser.

*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://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?*

Our comprehensive portfolio management service encompasses asset management as well as providing financial planning/financial consulting to clients. It is designed to assist clients in meeting their financial goals through the use of financial investments. We conduct at least one, but sometimes more than one meeting (in person if possible, otherwise via telephone conference) with clients in order to understand their current financial situation, existing resources, financial goals, and tolerance for risk. Based on what we learn, we propose an investment approach to the client. We may propose an investment portfolio, consisting of exchange traded funds, mutual funds, individual stocks or bonds, or other securities. Upon the client's agreement to the proposed investment plan, we work with the client to establish or transfer investment accounts so that we can manage the client's portfolio.

Once the relevant accounts are under our management, we have discretionary authority and are authorized to buy, sell, and trade in stocks, bonds, mutual funds, and other securities and/or contracts relating to the same. We review such accounts on a regular basis and at least annually. We may periodically rebalance or adjust client accounts under our management. If the client experiences any significant changes to his/her financial or personal circumstances, the client must notify us so that we can consider such information in managing the client's investments. We usually do not allow clients to impose restrictions on investing in certain securities or types of securities due to the level of difficulty this would entail in managing their account.

We have the following types of clients: Individuals and High Net Worth Individuals, Trusts, Estates or Charitable Organizations, Corporations, Limited Liability Companies and/or other business types.

We do not have requirements for opening and maintaining accounts or otherwise engaging us.

**Items noted with an asterisk ( \* ) below are conversation starters mandated to be included by the SEC.**

- *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?*

We are required to describe our brokerage, custody, fees and fund expenses so you will know how much you are charged and by whom for our advisory services provided to you. Our fees are generally negotiable and based on the amount of assets under management. Our firm's fees are billed on a pro-rata annualized basis quarterly in advance based on the value of your account on the last day of the previous quarter.

Clients will pay the following separately incurred expenses, which we do not receive any part of: charges imposed directly by a mutual fund, index fund, or exchange traded fund which shall be disclosed in the fund's prospectus (i.e., fund management fees and other fund expenses).

*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.*

Wrap fee clients will receive our Form ADV, Part 2A, Appendix 1 (the "Wrap Fee Program Brochure"). Wrap fee clients will not incur transaction costs for trades. More information about this is disclosed in our separate Wrap Fee Program Brochure.

- *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 a FIDUCIARY duty 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 are some examples to help you understand what this means.*

Related persons of our firm may buy or sell securities and other investments that are also recommended to clients. In order to minimize this conflict of interest, our related persons will place client interests ahead of their own interests and adhere to our firm's Code of Ethics, a copy of which is available upon request.

The more assets that we have under management, the more we get paid. This creates an incentive for increasing the amount of assets in the account through both performance and contributions from the client.

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

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

Investment Advisers at Compass Financial Group, INC are compensated through revenue sharing based on the amount of assets under management (AUM) that they advise on.

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

No. Feel free to visit [Investor.gov/CRS](https://www.investor.gov/CRS) for free and simple search tool.

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

Please feel free to contact our Chief Co-Compliance officers, Jesse Haller or John Haller at 605-338-7150 to request up to date information or a copy of form CRS.

- *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?\**