



Form CRS Customer Relationship Summary
6.30.2020

INTRODUCTION	<p>Auour Investments is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools, and educational materials about broker-dealers, investment advisers, and investing are available to research firms and financial professionals at https://www.Investor.gov/CRS.</p>
WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?	<p>We provide portfolio management and investment advisory services using proprietary asset allocation investment processes and models to help guide investment decisions on a discretionary basis to retail investors. This means that we make investment decisions without first contacting you. We work with you to understand your risk tolerance, investment time horizon, asset allocation and income requirements, among other things and have the ongoing responsibility to take action in your accounts based on these factors. Details including the scope and limitations of our discretionary authority are found in your investment advisory agreement.</p> <p>Because we are compensated on a percentage of the assets we manage, we are incentivized to grow these assets and to encourage you to increase the assets we manage. Our account minimum size is \$5 million.</p> <p>Recommendations for new investments generally involve a passive exchange traded fund (“ETF”) strategy but your accounts may also hold stocks, bonds, mutual funds, and other types of securities. Our Investment Committee regularly meets to monitor the strategic and tactical allocations for each strategy. The monitoring includes reviewing the asset class, sector, and geographical exposures of each strategy while evaluating the liquidity and construction of the underlying securities.</p> <p>For additional information, please see our Form ADV at Item 4, Item 8, Item 12 and Item 13 for more information.</p> <p style="text-align: right;">Conversation Starters: <i>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?</i></p>
WHAT FEES WILL I PAY?	<p>Our fees are tiered, beginning at 1% and decreasing to .50% as the invested amount increases. This fee is paid directly to us in quarterly or monthly increments and is based on the value of assets we manage for you. Clients referred to us by third parties (Solicited Accounts) may pay an additional fee to the Solicitor. Please see additional information in our Form ADV Part 2A at Item 5, and in the Solicitor Disclosure Document you have received.</p> <p>In addition to the fees paid to us, you will pay a direct fee every time a transaction is placed in your account. Certain investments have additional underlying indirect fees charged by the sponsor of such an investment. For example, a mutual fund has its own underlying indirect fees, explained to you in the prospectus. Retirement accounts like IRAs will incur a direct annual custodian fee and other transaction fees. On request, we will provide a fact sheet containing detail regarding these fees. We do not earn a portion</p>



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	<p>of these fees. Fees and costs will reduce any amount of money you make on your investments over time.</p> <p>You will pay fees and costs whether you make or lose money on your investments. Please make sure you understand what fees and costs you are paying or ask for assistance or additional information contact us at 978-338-4830.</p> <p style="text-align: right;">Conversation Starters <i>How do fees and costs affect my investments? If I give you \$1 million to invest, how much will go to fees and costs, and how much will be invested?</i></p>
<p>WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN PROVIDING RECOMMENDATIONS?</p> <p>HOW ELSE DOES YOUR FIRM MAKE MONEY AND WHAT CONFLICTS OF INTEREST DO YOU HAVE?</p>	<p>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 are some examples to help you understand what this means.</p> <p>We require that accounts we manage are held at a qualified custodian. We have selected three qualified custodians: TD Ameritrade, Inc., Charles Schwab, and Fidelity Brokerage Services LLC (“custodians”). The custodians provide us with services including clearance and settlement capabilities, access to investment products, execution of securities transactions, and custody of client assets.</p> <p>The benefits we receive through our agreement with the custodians do not depend on the amount of brokerage transactions we direct to them however you should be aware that the minimum asset threshold indirectly influences our recommendation of the custodians. This is a conflict of interest. Please see Form ADV Part 2A at Item 12 for more information about this and other conflicts and how they impact your account.</p> <p>Auour offers separately managed accounts and also sub-advises a Mutual Fund product. At times, the portfolios of our retail clients are substantially identical to the Mutual Fund and could present certain conflicts of interest. We have controls in place to manage this risk, including having an independent monitoring of portfolio risk, performance and exposure and periodic compliance monitoring reviews. Please see Form ADV Part 2A at Item 6 for more information.</p>
<p>HOW DO YOU MAKE MONEY?</p>	<p>We are directly compensated from the advisory fees you pay to us. Our compensation grows as your account assets grow.</p>
<p>DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?</p>	<p>We have no legal or disciplinary history.</p> <p>Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p style="text-align: right;">Conversation Starters: <i>Please explain your disclosure history to me.</i></p>
<p>ADDITIONAL INFORMATION</p>	<p>For additional information about our services, please review our Form ADV Parts 1 and 2A found at www.adviserinfo.sec.gov. Please also carefully review Form ADV Part 2B (Brochure Supplement for details about your financial professional).</p> <p>If you would like additional or our latest information, please call 978-338-4830.</p>