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## INTRODUCTION

Abbington Investment Group, LLC (“Abbington”) 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 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.

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

Abbington provides financial planning and ongoing, continuous investment advisory services to high net-worth individuals, individuals, families, trusts, charitable organizations and foundations, pensions, and corporations. Abbington requires each client to place at least \$3,000,000 with the firm. This minimum may be waived at the discretion of Abbington. In most cases, the client will supply Abbington information including income, investments, savings, insurance, age, and many other items that are helpful to the firm in assessing your financial goals. The information is typically provided during personal interviews and supplemented with written information. Once the information is received, we will discuss your financial needs and goals with you and compare your current financial situation with the goals you state. Once these are compared, we will create a financial and/or investment plan to help you meet your goals.

Abbington manages assets on a discretionary and non-discretionary basis. It is only in limited circumstances Abbington will provide asset management services on a non-discretionary basis where you as the client make the ultimate decision regarding the purchase or sale of investments.

Clients’ portfolios are invested in a macro-economic environment typified by higher rates of inflation and lower inflation-adjusted levels of economic growth. We do this by focusing on the four components that drive our investment returns.

For more detailed information, please refer to our Disclosure Brochure, the ADV Part 2A, under Item 4 Advisory Business.

➤ ***Questions to Ask Your 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 these qualifications mean?”***

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## WHAT FEES WILL I PAY?

Investment advisory fees range from 0.60% to 1.50% per year and will be debited directly from each client’s account. The advisory fee is paid monthly, in arrears, and the value used for the fee calculation is the net value as of the last market day of the previous month. This means that if your annual fee is 1.00%, then each month we will multiply the value of your account by 1.00% and then divide by the number of days in the year (365 or 366) multiplied by the days in that month to calculate our fee. Once the calculation is made, we will instruct the custodians to deduct the fee from your account and remit it to Abbington.

Financial planning services are included in your asset management services. There is no separate fee for financial planning services.

There are a number of other fees that can be associated with holding and investing in securities. Expenses of a mutual fund or ETF will not be included in management fees, as they are deducted from the value of the shares by the manager. 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. For more specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation.

➤ **Questions to Ask Your 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?”***

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### **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.

Abbington nor its related persons have any conflicts to disclose other than the above.

For more specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation, as well as Item 10.C of the ADV Part 2A for more information regarding related persons.

➤ **Questions to Ask Your Professional:**

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

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

Financial professionals of Abbington are paid a portion of the asset management fees collected from clients. Financial professionals are not rewarded sales bonuses. Please reference the above fee description section for conflicts of interest.

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

No. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS).

➤ **Questions to Ask Your Professional:**

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

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### **ADDITIONAL INFORMATION**

Additional information about our investment advisory services can be found at <https://www.chbinvestmentgroup.com>. A copy of our relationship summary can also be requested by calling (202) 320-7242.

➤ **Questions to Ask Your 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?”***