

## Chapman Financial Group, LLC

December 2024

### Form CRS – Chapman Financial Group, LLC

Chapman Financial Group, LLC is registered with the Securities & Exchange Commission as an Investment Adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand the difference. Free and simple tools are available to you 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.

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

We provide investment advisory services to retail investors. The services we offer include portfolio management services and the selection of third-party advisers. The portfolio management services include direct management of client assets and the selection of third-party money managers to manage a portion of client assets. There are no limitations on those services. We monitor the investments of our clients for whom we provide investment management services. Our monitoring occurs with quarterly reviews, or upon material economic, disruptive events or changes in your financial situation and is part of our standard investment management services. Generally, we act with discretionary authority as a portfolio manager which allows us to purchase and sell securities without seeking your permission prior to trade. We are not limited in trading except by your known, identified restrictions. We have no account minimums. *For an additional description of our services, please see our Form ADV, Part 2A, Items 4 and 13 at <https://adviserinfo.sec.gov/firm/summary/168439>*

#### **Questions to Ask Us:**

***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 charge an asset-based fee for our investment management services, quarterly in advance. An asset-based fee means that if the value of your portfolio increases, our fee increases. Therefore, it is an incentive for us to encourage you to add assets to your account. If your assets are placed with a third-party adviser, we do not charge a fee. In addition to our fees, you will pay custodian fees, account maintenance fees, transaction costs such as commissions and mark-ups, mutual fund ticket charges, and underlying mutual fund managers' fees. We do not participate in any of these fees. *Please see our ADV, Part 2A, Item 5 at <https://adviserinfo.sec.gov/firm/summary/168439>*

*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.*

**Question to Ask Us:**

***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 must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money (asset-based fees) creates some conflicts with your interest. You should understand and ask us about these conflicts because they can affect the investment advice we provide to you. Here are some examples to help you understand what this means.

**Questions to Ask Us:**

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

*How do your financial professionals make money?*

Our financial professionals are compensated by salaries deriving from the advisory fees earned by us. In addition, our financial professionals may also make money from the sale of insurance products and by commissions from brokerage products. These conflicts have been disclosed above and in our ADV, Part 2A, Item 14.

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

No, neither our firm nor any of our associated persons has any disciplinary or legal history. You may go to [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Additional Information**

You may obtain additional information about us by viewing our Form ADV, Part 2A, at <https://adviserinfo.sec.gov/firm/summary/168439>. You can request up-to-date information about our firm and request a copy of our relationship summary by calling 847-550-4345.

**Question to Ask Us:**

***Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?***