

The Fairman Group LLC is an investment adviser registered with the Securities and Exchange Commission. We have no affiliation with a broker-dealer. Our wealth management services and fees differ from those of a broker-dealer, and it is important for you to understand those differences. You can conduct research on firms and financial professionals at www.investor.gov/CRS, which provides free and simple tools and educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Description of Services: We are a fiduciary that provides independent, fee-only investment advisory and financial planning services to retail investors. Our parent company, Fairman Group Family Office LLP dba Fairman Financial, provides income tax preparation and planning, estate planning, personal financial reporting and bill-pay services to individuals, families, and their related entities.

As part of our standard investment advisory services, unless otherwise agreed, we start each client relationship with comprehensive financial planning including a review of your financial situation, discussion of your life goals, and analysis of current and projected cash flow and net worth. We customize our investment advice to you. We formulate a strategic asset allocation strategy that reflects your unique investment objectives, risk tolerance, time horizon, tax situation and investment preferences. We update your asset allocation model at least annually and update your long-term financial planning model periodically or as requested. Your investment plan is documented in an Investment Policy Statement that serves as a defined standard of care for your investments.

Investment Vehicles: We consider a wide universe of investment vehicles including no-load mutual funds, exchange traded funds ("ETFs") and separate account money managers. We utilize both passive and active strategies. Where appropriate, we may recommend investments in private equity and alternative assets. We do not have proprietary product offerings.

Monitoring, Reporting and Communication: Unless otherwise agreed, we regularly monitor your portfolio and conduct a formal review at least quarterly. We provide you with quarterly reports comparing your portfolio's performance to relevant benchmarks. We communicate with you regularly by phone and email and generally hold quarterly review meetings in person or online.

Investment Authority: We manage investment accounts on both a discretionary and non-discretionary basis. A discretionary account allows us to buy and sell investments in your account without asking for your approval in advance. A non-discretionary account means that we give you advice and you decide what investments to buy and sell. Our primary custodian, Charles Schwab, requires us to have discretion over your account to enable us to facilitate trades on your behalf. Regardless of the discretionary authority you authorize, we seek your consent prior to placing trades or substantially changing the agreed-upon investment strategy for your account. You may also impose reasonable restrictions on the management of your account.

Account Opening Requirements: We require you to sign a written Investment Advisory Agreement. You may cancel the Investment Advisory Agreement at any time. We generally require a \$1,500,000 minimum asset level and a \$15,000 annual minimum fee for investment advisory services. Our fees are negotiable. Others may provide comparable services at a lower cost.

Conversation starter 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?

Additional information about our advisory services is located in Items 4, 7 and 8 of our Form ADV, Part 2A Brochure which is available online at <https://adviserinfo.sec.gov/firm/brochure/121492>

What fees will I pay?

Our fees for investment advisory services provided under an asset-based fee or a fixed-fee arrangement. Our asset-based fees range from a maximum annual rate of 1.0% down to 0.25% based on the value of your assets under our supervision at the end of each calendar quarter. Our fees are generally billed quarterly in advance. We can customize our fee arrangement with you based on the scope of services you require, complexity of the engagement, amount of staffing and other required resources. We will discuss the pros and cons of our asset-based and fixed-fee arrangements in comparison to a brokerage account transaction fee so you can make an informed choice. We also offer stand-alone financial planning and consulting for an hourly fee.



The more assets you have under our supervision, the more you will pay in fees, so we may have an incentive to encourage you to increase your assets under our supervision. An example of when an asset-based fee may pose a conflict is when you ask us to advise you whether you should use funds under our supervision to pay off a mortgage, even when the mortgage carries a high interest rate. If you are concerned about this potential conflict, consider a fixed-fee arrangement. Some clients prefer the asset-based fee method as they believe it aligns our interests in that our fees go up when their account value increases and vice versa.

In addition to our fees, you will incur fees charged by any mutual funds, ETFs, separate account managers and other investments that we recommend as well as potential transaction costs at the custodian or broker that holds your assets and executes transactions. We receive no compensation in connection with the purchase or sale of securities in your accounts. We do not participate in wrap fee programs, soft dollar programs, paid referral programs or other types of fee-sharing arrangements.

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.

Conversation starter question to ask your financial professional:

- ✓ Help me understand how these fees and costs 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?

Additional information about our fees services is located in Item 5 of our Form ADV, Part 2A Brochure which is available online at <https://adviserinfo.sec.gov/firm/brochure/121492>

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?

Our Obligations to You: As a fiduciary we must abide by certain laws and regulations in our interactions with you.

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. Here are some examples to help you understand what this means.

- Our firm allows our personnel to trade in their personal accounts and they may invest in the same securities as clients. All personnel are required to follow a Code of Conduct and their accounts are supervised on an ongoing basis.
- We receive research and other services from custodians and brokers we select to execute client transactions (Schwab, Vanguard, Fidelity, etc.) You pay no additional fees for our receipt of such services. However, this arrangement creates a potential incentive for us to recommend that you open an account with a broker that provides these services over one that does not. We do not require you to use a particular custodian or broker.

Conversation starter question to ask your financial professional:

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

Additional information about our conflicts of interest is located in Item 10, 11 and 12 of our Form ADV, Part 2A Brochure which is available online at <https://adviserinfo.sec.gov/firm/brochure/121492>

How do your financial professionals make money?

Our financial professionals are paid a salary and bonus, which is payable at the discretion of the firm. Factors impacting the bonus primarily include overall firm operational performance, quality of work and client service. No compensation is linked to investments offered, number of accounts serviced, amount of assets under advisement, referrals, or product sales.

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

No. Visit www.investor.gov/crs for a free and simple search tool to research us and other financial professionals.

Conversation starter question to ask your financial professional:

- ✓ As a financial professional, do you have any disciplinary history?

Additional Information: Please visit our website at www.fairmanfinancial.com for more information about our services or call us at (610) 889-7300 to request up-to-date information or a copy of this relationship summary.

Conversation starter questions to ask your financial 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?