

**Campion Asset Management LLC**  
**March 19, 2024**

**FORM CRS**

Campion Asset Management LLC is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

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

We are a registered investment adviser that offers investment advisory services to individuals, families and non-profit organizations. Upon opening an account with our firm, we will meet with you to understand your objectives and risk tolerance and manage your portfolio within our investment management framework. Our framework consists of Investment Policy Statement, Strategic Asset Allocation, Portfolio Construction, Portfolio Monitoring and Rebalancing, and Performance Measurement and Evaluation. Client accounts are monitored on an ongoing basis and reviewed at least once a quarter. Periodic meetings at least once annually allows Campion to address your current objectives and risk tolerance and make changes.

We tailor our services to meet your objectives and manage your account on a discretionary basis, unless otherwise requested. Discretionary authority means we do not need your prior approval before buying or selling securities in your account. This authority is given to us upon signing our investment management agreement and will remain in place until you or we terminate the relationship. Any limitations will be described in the signed advisory agreement. Campion has a limited number of non-discretionary accounts where the client makes the ultimate decision regarding the purchase or sale of investments.

For further information about our services and advice please see Items 4, 7, 8, 13 & 16 of our Form ADV Part 2A, which can be accessed at <https://adviserinfo.sec.gov/firm/brochure/134002>.

**Key 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 these qualifications mean?**

**What fees will I pay?**

Fees are computed as a percentage of the market value of assets under management as of the last day of each calendar quarter. Client assets are grouped for fee calculation and are assessed quarterly in advance according to your investment management agreement. Our fee schedule ranges from 1.00% to 0.40% depending on the size of the account and type of service. The quarterly fees will be automatically deducted from your account. Our investment management services are continuous but may be terminated at any time by either party upon written notice. Fees paid in advance will be prorated to the date of termination and any unearned portion will be refunded. Campion may seem to be incentivized to encourage investors to increase the assets in their account, Campion believes this is not our intention and offers a tiered fee schedule to reduce the effective rate as incremental assets are added. Our incentive is to increase the value of your account over time which will increase our fees over time. We do not charge performance-based fees. We charge an account administration fee of \$75 per account per quarter for technology and compliance related services beneficial to all clients. Some clients may not incur an administration fee. For further information please see Item 5 of our Form ADV Part 2A, which can be accessed at <https://adviserinfo.sec.gov/firm/brochure/134002>.

You may incur brokerage commissions, transaction fees, and administrative charges imposed by custodians. Mutual funds and exchange traded funds charge additional fees.

Our fee for investment consultation is based upon the complexity and time anticipated to perform the services. We charge an hourly rate of \$500 and is scoped in advance.

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 further information about fees please see Items 5 & 6 of our Form ADV Part 2A, which can be accessed at <https://adviserinfo.sec.gov/firm/brochure/134002>.

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**Key Questions to Ask Your Financial 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?**

**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. Here are some examples to help you understand what this means. Campion recommends Charles Schwab to serve as the custodian to our clients for which we receive certain products and services that assist us in managing and administering our clients' accounts at no cost. The receipt of these benefits help us develop our business and do not benefit our clients directly, creating a conflict. Campion does not partake in commissions or invest in commission-based products such as mutual funds with sales loads, annuities, insurance policies, mortgages, etc.

For further information about our conflicts of interest please see Items 10, 11 & 12 of our Form ADV Part 2A, which can be accessed at <https://adviserinfo.sec.gov/firm/brochure/134002>.

**Key Questions to Ask Your Financial Professional**

- **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 paid salaries and have the opportunity to earn bonuses based on their contributions and profitability of the firm. We do not receive any commissions in connection with providing investment advice to clients. The firm does not directly or indirectly compensate any person for client referrals.

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

Campion and its employees have not been subject to any legal or disciplinary event. Visit [investor.gov/crs](http://investor.gov/crs) for a free and simple search tool to research our firm and our financial professionals.

**Key Questions to Ask Your Financial Professional**

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

You can find additional information about our firm's investment advisory services on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by clicking on the FIRM tab and then searching CRD #134002. If you would like additional, up-to-date information or a copy of this disclosure, please call (703) 828-1137.

**Key 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?**