

Introduction

Compass Investments LLC ("Compass") 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.


What investment services and advice can you provide me?


Compass provides personalized asset management and financial planning services. The firm provides financial advice to individuals, trusts, estates, charitable organizations, self-employed persons and other business entities. Compass requires each client to place at least \$50,000 with the firm, but maintains the discretion to waive this minimum.


Compass is first and foremost a money management firm. Each of its advisors uses a variety of methods (explained further in the ADV Part 2A) without specializing in any one type of service. Secondly, Compass advisors offer varying degrees of financial planning to its clients. Issues typically addressed include tax implications of different investment options; how much to save for retirement or for college; reasonable withdrawal rates from an investment portfolio for those in or near retirement; whether to take out an equity loan or withdraw funds from an investment account for a needed purchase; and other topics raised by clients. The investment management that Compass provides for its clients takes into consideration each client's individual situation. In order to best serve the client, Compass advisors assess a variety of factors to determine an investment plan: risk tolerance, the needs of each client and/or the client's investment goals, how many years before the client is likely to need their investment funds, how involved the client wants to be in the investment process, the likelihood of clients reaching their goals through a combination of investment returns and savings.

When we perform asset management services, we will do so on a discretionary basis. This means that while we will continue an ongoing relationship with each client, being involved in various stages of their lives and decisions to be made, but we will not seek specific approval of changes to client accounts. Clients may place reasonable restrictions on the management of assets, including specific securities or types of securities. However, clients should understand that significant restrictions may decrease the ability of Compass to meet the client's goals, and potentially increase the costs associated with managing the client's portfolio. In limited circumstances, we may provide asset management services on a non-discretionary basis, which means we will manage the clients' accounts as we do for our discretionary clients, except we will consult with the client prior to implementing any investment recommendation. Clients should be aware that some recommendations may be time-sensitive, in which case recommendations not implemented because we are unable to reach a non-discretionary client may not be made on a timely basis and therefore client's account may not perform as well as it would have had Compass been able to reach the client for a consultation on the recommendation.

For more detailed information, please refer to our Disclosure Brochure, the ADV Part 2A, under Item 4 Advisory Business and Item 7 Types of Clients.

 *"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 deducted quarterly in arrears based on a calculated percentage of discretionary assets under management and generally fees vary from 0.50% to 1.35% per annum of the market value of a client's assets managed by Compass. The fee range stated is a guide. Fees are negotiable, and may be higher or lower than this range, based on the nature of the account. Factors affecting fee percentages include the size of the account, complexity of asset structures, and other factors.

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. The fees that a client can see on their statements are: brokerage charges for buying and selling individual stocks, bonds and electronically traded funds (ETF's); transaction charges for the purchase or sale of certain mutual funds; and (rarely) an annual fee for holding an alternative asset in their account. For more specific information regarding our fees, please refer to our disclosure brochure, the ADV Part 2A under Item 5 Fees and Compensation.

 *"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.

Compass may recommend the use of one or more third party managers. Compass has a referral arrangement with Efficient Advisors, LLC. Compass refers clients to Efficient Advisors, who in turn manages a 401k plan, and in return Compass receives a referral fee.

For more specific information regarding our fees, please refer to our disclosure brochure, the ADV Part 2A under Item 5 Fees and Compensation.


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

How do your financial professionals make money?

Financial professionals of Compass are paid a portion of the asset management/planning fees collected from clients. Financial professionals are not rewarded sales bonuses.

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).

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

Additional Information

Additional information about our investment advisory services can be found at www.compassinvestmentsllc.com. A copy of our relationship summary can also be requested by calling (570) 916-2208.

 *"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?"*



= Conversation starter. Consider asking your financial professional these questions.