



## **Introduction**

The Watchman Group, Inc. is an investment adviser registered with the U.S. Securities and Exchange Commission “SEC”, offering advisory accounts and services. This document gives you a summary of the types of services and fees we offer. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

## **Relationships and Services**

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

Our firm offers the following investment advisory services to individual investors: Portfolio Management (we review, monitor, and manage your portfolio, investment strategy, and investments); Financial Planning (we assess your financial situation and provide advice to meet your goals). As part of our standard services, we build investment plans based on investors goals and objectives and monitor client accounts on an ongoing basis. Our firm typically has discretionary management without any material limitations. We do not limit the types of investments that we recommend. Our minimum account size is \$1,000,000. Please also see our [Form ADV Part 2A](#), specifically Items 4 & 7.

## **Fees, Costs, Conflicts and Standard of Conduct**

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

**What fees will I pay?** Our fees can vary depending on the services you receive. The amount of assets in your accounts affects the advisory fee; the more assets in your advisory accounts, the more you will pay. Of course, the less assets in your account the lower the fee. The higher the assets in your accounts, the lower the fee becomes as a percentage of assets. Fees range from .25% up to 1.25% with a minimum fee of \$10,000 based on the required minimum of \$1,000,000, or as agreed upon when you sign the agreement.

**Planning services.** In a few cases we may be required to perform additional services above our regular services. In these situations, we may engage in an hourly fee arrangement. All fees are charged quarterly, in advance, based on the asset value of the accounts. Financial planning fees are typically charged half in advance and half when plan is completed. Fees are incurred even if you do not have any transactions and the advisory fee does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our [Form ADV Part 2A](#).

## Third Party Costs

Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. Additionally, you may pay a small transaction fee when we buy or sell specific mutual funds in your account. **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. Please make sure you understand what fees and costs you are paying.** We strive to utilize only low-cost products, in order to keep the third-party cost low. Please see our [Form ADV Part 2A](#) for additional details.

## Conflicts of Interest

When we act as your investment adviser, we are required 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.

When we charge an asset-based fee and recommend to a client that they rollover their retirement account to our management, we will benefit because our fee will be based on a higher account value.

*How does your financial professionals make money?* We benefit from the advisory services we provide to you, because of the advisory fees we receive. Our employees are paid a salary and participate in a performance compensation plan. This plan is driven by client account investment performance, financial performance of TWG, retention of existing accounts, and new accounts. Please see Item 10 of our Brochure for additional details.

## Disciplinary History

**Questions to ask us:** *As a financial professional, do you have any disciplinary history? For what type of conduct?* Neither, The Watchman Group, Inc. nor any of its financial professionals have any legal or disciplinary issues. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

## Additional Information

**Questions to ask us:** *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?*

For additional information on our advisory services, see our [Form ADV Part 2A](#) available at and any individual brochure supplement your representative provides. If you have any questions, need additional up-to-date, or want another copy of this Client Relationship Summary please contact us at 469-241-0122.