

The Swarthmore Group, Inc.
Form CRS Relationship Summary
March 30, 2021

Introduction	The Swarthmore Group is registered with the Securities and Exchange Commission (SEC) as an investment advisor. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS , which also provides educational materials about broker-dealers, investment advisors, and investing.
What investment services and advice can you provide me?	<p>We offer a range of wealth management, financial planning, consulting, and investment advisory services to retail investors. We manage investment accounts on both a discretionary and a 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 you decide what investments to buy and sell. The Swarthmore Group does not have an annual minimum fee for wealth management services. As part of your portfolio management services, we will continuously monitor your investments and provide advice. We do not limit the types of investments that we recommend.</p> <p>For additional information, please see our Form ADV Part 2A, Items 4, 7, 13 and 16.</p> <p>Conversation Starters. Ask your financial professional:</p> <ul style="list-style-type: none"> • 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?	<p>The services and fees of the wealth management services paid to The Swarthmore Group are based on a percentage of the market value of a client's portfolio as follows: First \$5,000,000 – 1%, next \$5,000,000 – 0.75%, over \$10,000,000 – 0.50%. Financial planning and consulting services are provided under an hourly fee arrangement that is negotiated based on the complexity of the client, scope of work, and other factors.</p> <p>The Swarthmore Group, in its sole discretion, may charge a lesser investment advisory fee and/or charge a flat fee based upon certain criteria (i.e., anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, competition, negotiations with client, etc.). Please Note: As a result of the above, similarly situated clients could pay different fees. In addition, similar advisory services may be available from other investment advisors for similar or lower fees. The more assets there are in your account, the more you will pay in fees, so we have an incentive to encourage you to increase the assets in your account.</p> <p>Clients may pay other expenses in addition to the fees paid to us. For example, clients may pay costs such as brokerage commissions, transaction fees, custodial fees, transfer taxes, wire transfer fees, and other fees and taxes charged to brokerage accounts and securities transactions, which are unrelated to the fees collected by us. Mutual funds and ETFs also charge internal management fees, which are disclosed in a fund's offering documents. We do not charge performance-based fees.</p> <p>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.</p>

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	<p><i>For additional information</i>, please see our Form ADV Part 2A, Items 5 and 6.</p> <p><i>Conversation Starter</i>. Ask your financial professional:</p> <ul style="list-style-type: none"> • 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?
<p>What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?</p>	<p><i>When we act as your investment advisor, 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 affect the recommendations we provide you. Here are some examples to help you understand what this means.</i></p> <ul style="list-style-type: none"> • Third-Party Payments: Certain products offered by us, such as funds, can pay us additional compensation related to your investments. These are not charges to you, but these payments can create a conflict of interest in that there are additional financial incentives for us to recommend such funds. <p><i>For additional information</i>, please see our Form ADV Part 2A, Items 6 and 11.</p> <p><i>Conversation Starter</i>. Ask your financial professional:</p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how will you address them?
<p>How do your financial professionals make money?</p>	<p>Our financial professionals are primarily compensated with a fixed annual salary. Additional compensation may be based on the amount of client assets they service, the time and complexity needed to meet a client's needs and the revenue the firm earns from advisory services. There is no compensation linked to the investments offered or from sales commissions.</p>
<p>Do your financial professionals have legal or disciplinary history?</p>	<p>No. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p><i>Conversation Starter</i>. Ask your financial professional:</p> <ul style="list-style-type: none"> • As a financial professional, do you have any disciplinary history? For what type of conduct?
<p><i>Additional Information</i></p>	<p><i>For additional information about our services or to request a copy of Form CRS, please contact us at:</i> 1650 Arch Street, Suite 2100, Philadelphia, PA 19103, Tel.: (215) 557-9300, www.swarthmoregroup.com</p> <p><i>Conversation Starter</i>. Ask your financial professional:</p> <ul style="list-style-type: none"> • Who is my primary contact person? Is he or she a representative of an investment-advisor or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?