



## FORM CRS- A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH COMPASS RETIREMENT GROUP, LLC December 13, 2024

### ITEM 1 – INTRODUCTION

Compass Retirement Group, LLC which does business as Compass Retirement Solutions (“CRS”) is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is essential for you to understand these differences. Free and simple tools are available to research firms and our Financial Professionals at [Investor.gov/CRS](https://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### ITEM 2 - RELATIONSHIPS AND SERVICES

#### WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

CRS offers investment advisory services to retail investors on a discretionary basis. In a discretionary account, you have granted written investment authority to your Financial Professional to execute purchase and sell orders in your advisory accounts without consulting with you first. You may limit our discretion, such as by imposing reasonable restrictions on investing in certain securities or groups of securities. As the retail client, you make the ultimate decision regarding the purchase or sale of your investments. CRS works with the following types of clients: individuals, high net-worth individuals. Our Firm does impose an account minimum of \$250,000 to initiate advisory and asset management services, however, this can be waived upon the discretion of the firm. Our Firm monitors your investment advisory accounts, and specific investments within your accounts, on an ongoing basis to align with your investment goals. This service is included as part of the Firm’s standard advisory services. If deemed appropriate, our Firm may utilize a platform provider and their associated model managers. Clients will execute a Client Agreement directly with the third-party platform provider. Our Firm offers financial planning services and provides strategies to address the client’s holistic financial picture. We also provide clients with investment consulting on a more-limited basis on one-or-more isolated areas of concern.

#### 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?

[FOR MORE INFORMATION REFER TO OUR FIRM’S ADV PART 2A BROCHURE - ITEM 7, 8, 13, & 16](#)

### ITEM 3 - FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

#### WHAT FEES WILL I PAY?

Our Firm receives a fee as compensation for providing investment advisory services on your account. Our Firm provides services on a wrap fee basis as part of a wrap fee program. Under our wrap program, you will receive investment advisory services, the execution of securities brokerage transactions, custody and reporting services for a single specified fee. This fee also covers most transaction costs and certain administrative and custodial costs associated with your investments. If you expect to trade infrequently or to pursue a “buy and hold” strategy, a wrap fee program may cost you more than paying for the program’s services separately. Our investment management fees are based on a percentage of the total account value as a percentage of assets under management (AUM) based on the average daily balance, deducted monthly in arrears. The fee paid to CRS for investment management services may be as low as 0.65% and will not exceed 1.50%, annually. This fee will be defined in the CRS investment advisory agreement. Additionally, clients will execute a Client Agreement directly with the third-party platform provider, Orion Portfolio Solutions, which will outline fees billed by the Platform Provider. Orion Platform Solution fees may be as low as 0.20% and will not exceed 1.00%. Please refer to Orion Platform Solutions Client Application & Addendum. Note, outside of the CRS investment management fee, our firm does not share in the Orion Platform Solution fees. You pay advisory fees even if you don’t buy or sell investments. Financial planning services are included at no extra cost. Fees for Consulting services are in addition to advisory fees and are negotiable. The more assets in your advisory account, the more you will pay in fees, and therefore, the Firm has an incentive to encourage you to increase the asset value in your account. Alternative fees may be negotiated based on client-specific factors such as complexity and anticipated future assets. The fee schedule is detailed in the client contract. Fees apply to all AUM, including securities, cash, and money market balances, except for cash in certain non-managed accounts. Advisory fees are debited directly by the qualified custodian holding client funds and securities, with client authorization. The custodian provides quarterly statements showing all deductions. Clients should review these statements for accuracy. Either party may terminate the management agreement with written notice, prorating fees to the termination date. CRS will continue to manage the account until notified of the client’s death or disability and given alternative instructions. Fees are not

based on investment performance. 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.

**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?

[FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5](#)

**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 a legal, fiduciary obligation 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. We want you to understand and ask us about these conflicts because they can affect the investment advice we provide you. We believe focusing our attention and internal incentives on the long-term success of all our clients, along with providing full transparency on our fees and conflicts of interest, is the best path to meeting our fiduciary duty. 1) Our management fees increase when assets under our management increase. This incentivizes us to encourage you to invest more of your assets with us. 2) Our management fees decrease when assets under our management decrease. This incentivizes us to discourage you from reducing your assets under management with us. 3) Our Firm receives services at no cost or at a discounted cost from the custodians where our Firm's client assets are held. These services range from receiving data on our clients' accounts to business consulting services. This incentivizes us to work with custodian firms that provide the most attractive services to us, even if they do not benefit you directly. 4) Some of our Financial Professionals are insurance licensed and receive compensation (commissions, trails, or other compensation from the respective insurance products) as a result of effecting insurance transactions for clients. We recognize the fiduciary responsibility to place the client's interests first and have established policies in this regard to avoid any conflicts of interest.

**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

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

[FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 10, 11, 12, & 14](#)

**HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

Our Financial Professionals are compensated based on the revenue our Firm earns from our investment advisory fees. This compensation is based on the amount of assets they service, the amount of time spent, and the complexity required to meet the client's needs or revenue based on the recommendations provided by our Financial Professionals. Some of our Financial Professionals are insurance licensed and receive commissions, trails, or other compensation through various carriers. While some of our Firm's Financial Professionals are engaged in outside business activities, we are required to disclose material outside business activities and any conflict it may pose to you. Our Firm supervises the business activities of our Financial Professionals through our compliance program. All Financial Professionals are required to follow a Code of Conduct to mitigate any conflicts to you.

[FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 5, 10, 11, 12 & 14](#)

**ITEM 4 - DISCIPLINARY HISTORY**

**DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?**

Yes. Financial professionals have legal or disciplinary history. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our Financial Professionals.

**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

As a Financial Professional, do you have any disciplinary history? For what type of conduct?

[FOR MORE INFORMATION REFER TO OUR FIRM'S ADV PART 2A BROCHURE - ITEM 9](#)

**ADDITIONAL INFORMATION**

For additional information about our investment advisory services visit the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Our Firm's IARD number is: 282420. You may also contact us directly for up-to-date information and request a copy of the relationship summary at: 314-373-1598.

**QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL:**

Who is my primary contact person? Is he or she an investment adviser or a representative of a broker-dealer? Who can I talk to if I have concerns about how this person is treating me?

## MATERIAL CHANGES SINCE LAST FILING

The following is a list of material changes since our previous Form CRS filing on March 28, 2024.

- Item 2: Our Firm does impose an account minimum of \$250,000 to initiate the advisory and asset management services, however, this can be waived upon the discretion of the firm. If deemed appropriate, our Firm may utilize a platform provider and their associated model managers. Clients will execute a Client Agreement directly with the third-party platform provider.
- Item 3: Our Firm provides services on a wrap fee basis as part of a wrap fee program. Under our wrap program, you will receive investment advisory services, the execution of securities brokerage transactions, custody and reporting services for a single specified fee. This fee also covers most transaction costs and certain administrative and custodial costs associated with your investments. The fee paid to CRS for investment management services may be as low as 0.65% and will not exceed 1.50%, annually. This fee will be defined in the CRS investment advisory agreement. Additionally, clients will execute a Client Agreement directly with the third-party platform provider, Orion Portfolio Solutions, which will outline fees billed by the Platform Provider. Orion Platform Solution fees may be as low as 0.20% and will not exceed 1.00%. Please refer to Orion Platform Solutions Client Application & Addendum. Note, outside of the CRS investment management fee, our firm does not share in the Orion Platform Solution fees.

The following is a list of material changes since our previous Form CRS filing on May 30, 2024.

- Item 4 was updated to reflect “yes”. Financial professionals have legal or disciplinary history.