



INTRODUCTION

CHB Investment Group, LLC (“CHB”) 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?

CHB provides financial planning and ongoing, continuous investment advisory services to individuals, families and family trusts. The financial planning process begins with establishing the client’s goals and objectives through meetings and conversations. Once the client’s goals are identified, CHB constructs a cash flow analysis and an executive summary that brings together all the pieces to provide a holistic view of the client’s financial life. Financial planning services are provided as a part of investment management.

CHB manages assets on a discretionary and non-discretionary basis. It is only in limited circumstances CHB will provide asset management services on a non-discretionary basis where you as the client make the ultimate decision regarding the purchase or sale of investments. CHB also utilizes third party managers, when appropriate for the client, to actively manage a portion of client assets. Specific security changes will be implemented by CHB, or in the case of assets managed by a third party manager, by such third party manager. CHB does, however, have the discretion to hire and fire the third party manager, in which case that change would be made in keeping with client objectives but not necessarily with prior client authorization.

CHB manages client assets using a predominantly top-down approach. CHB pulls from a large universe of investments and drills down into securities for use in client portfolios utilizing performance related factors for actively and passively managed portfolios.

For more detailed information, please refer to our Disclosure Brochure, the ADV Part 2A, under Item 4 Advisory Business which can be found by [CLICKING HERE](#).

➤ ***Questions to Ask Your 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?

Investment advisory fees range from 0.50% to 2.00% per year and will be debited directly from each client’s account. The advisory fee is paid quarterly, in advance, and the value used for the fee calculation is the net value as of the last market day of the previous quarter, including any cash in the client’s account. For example, if your annual fee is 1.00%, each quarter we will multiply the value of your account by 1.00%, then divide by the number of days in that calendar year and multiply that number by days in the quarter to calculate our fee. 529 plans CHB charges a fee of 0.50% per annum based upon the market value of the account and annuities are charged 0.88% per annum based upon the market value of the contract.

Financial planning services are included in your asset management services. There is no separate fee for financial planning services.

There are a number of other fees that can be associated with holding and investing in securities. For clients participating in CHB’s wrap program, these include some fees that may be paid by CHB on your behalf, such as transaction fees for the purchase or sale of a mutual fund or Exchange Traded Fund, or commissions for the purchase or sale of a stock. All other fees will be deducted from your account. Expenses of a mutual fund or ETF will not be included in management fees, as they are deducted from the value of the shares by the manager. Fees charged by independent third party managers are also separate and additional to any fees paid to CHB, and such managers will be authorized to separately debit fees from client accounts. You will pay fees and costs whether



Client Relationship Summary

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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 more specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation which can be found by [CLICKING HERE](#).

➤ **Questions to Ask Your 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.

CHB nor it's related persons have any conflicts to disclose other than the above.

For more specific information regarding our fees, please refer our Disclosure Brochure, the ADV Part 2A under Item 5 Fees and Compensation, as well as Item 10.C of the ADV Part 2A for more information regarding related persons which can be found by [CLICKING HERE](#).

➤ **Questions to Ask Your Professional:**

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Financial professionals of CHB are paid a portion of the asset management fees collected from clients. Financial professionals are not rewarded sales bonuses. Please reference the above fee description section for conflicts of interest.

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).

➤ **Questions to Ask Your Professional:**

- ***“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 <https://www.chbinvestmentgroup.com> or by [CLICKING HERE](#). A copy of our relationship summary can also be requested by calling (215) 862-6900 or 855-862-6900.

➤ **Questions to Ask Your 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?”***