

## CLIENT RELATIONSHIP SUMMARY

Colman Knight Advisory Group, LLC is registered as an investment advisor with the Securities and Exchange Commission (“SEC”). Registration with the SEC does not imply a level of skill or training. *Brokerage and investment advisory services and fees differ. 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](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisors, and investing.*

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

We provide non-discretionary investment management. A broad range of project-based and comprehensive financial planning and consulting services is offered which may include tax-related and other non-investment related matters. We charge a fixed fee for these services.

We primarily invest in individual debt and equity securities, mutual funds, index funds, exchange-traded funds, and/or options in accordance with the client’s investment objectives. As part of our standard advisory services, we continuously monitor the investment management accounts. For some clients, we may manage their accounts through asset allocation services offered through the mutual fund sponsors. Colman Knight will select the appropriate allocation based on the client’s investment objectives and monitor the performance of the account. We charge no additional fees for this arrangement.

We do not have discretionary authority on client accounts. We do not have a formal minimum account size requirement.

For additional information about our services see Items 4 and 7 of the firm’s ADV Part2a Brochure, which can be viewed here: <https://www.colmanknight.com/legal-disclosures/>

### **Ask our investment professionals:**

***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 relative experience, including your licenses, education and other qualifications?***

### ***What fees will I pay?***

Our fees generally range from \$10,000 to \$60,000 on a fixed fee basis depending upon the level and scope of the services as well as the anticipated effort required for completion and anticipated value of the services to be rendered. For comprehensive financial planning clients, Colman Knight generally charges an annual fee or retainer. Clients normally pay that annual retainer in advance in equal quarterly installments.

We reserve the right, in our sole discretion, on a case-by-case basis, to negotiate fees.

In addition to our fee, you will also pay brokerage costs, transaction and administrative fees and custodial fees charged by the custodian of your account. Please consult your custodial agreement and addendums for specific information about these fees. If your account includes mutual funds and ETFs, the value of your investment will be reduced by pay certain fees and expenses paid by the funds to third parties including management, custodial, trading and administrative fees and expenses. These fees and expenses are disclosed in the funds’ prospectuses.

Please note that 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.

For additional information about our fees, see Item 5 of Form ADV Part2a Brochure available at: <https://www.colmanknight.com/legal-disclosures/>

**Ask our investment professionals:**

***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 are acting in a fiduciary capacity. This means that 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 that we provide you. For example, we may recommend additional services for which we will derive additional fees. We may also recommend that you enter into a retainer arrangement with us rather than a project basis.

**Ask our investment professionals:**

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

For additional information about conflicts of interest see Form ADV Part 2a Brochure available at:

<https://www.colmanknight.com/legal-disclosures/>

***How do your financial professionals make money?***

We have a fiduciary duty to act in your best interest at all times. However, please note three of our financial professionals also have an ownership interest in our firm and therefore make money from the profits of the firm. They therefore have an incentive to encourage you to increase the level and types of services you receive. Our financial professionals receive a salary and a discretionary bonus based on the overall success of the firm.

***Do you or your financial professionals have legal or disciplinary history?***

We and our investment personnel have not been disciplined by any governing authority including any regulatory agency.

**Ask our investment professionals:**

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

Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Additional Information**

Additional information about Colman Knight Advisory Group, LLC is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The searchable IARD/CRD number for Colman Knight Advisory Group, LLC is 119696. You can find additional information about our services and request a copy of the relationship summary by visiting [www.colmanknight.com](http://www.colmanknight.com) or by calling us at 978-371-2015.

**Ask our investment professionals:**

***"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?"***