



# Client Relationship Summary

Charter Research & Investment Group, Inc. [“Charter”] is an investment adviser registered with the Securities and Exchange Commission. The purpose of Form CRS is to provide you with information not only on our firm but the differences between the services and fees offered by investment advisory companies, like Charter, and brokerage companies.

Free and simple tools are available to research firms and financial professionals at [www.Investor.gov/CRS](http://www.Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

## “What investment services and advice can you provide to me?”

Charter provides investment advisory services to retail clients. Financial planning is included as part of the services we offer. Our firm provides investment advisory services on several types of accounts including trust, retirement and traditional investment accounts. Each portfolio is individually managed and tailored to meet your specific objectives and needs. Our firm utilizes individual stocks and bonds when constructing a portfolio. However, we will use pooled investments, such as mutual funds and Exchange Traded Funds, to build representation in a specialized area, such as small or foreign stocks.

We would like to meet with you on a quarterly basis to review your objectives and needs to determine whether any adjustments to your investment strategy is necessary. Our firm monitors individual securities as well as pooled investments on a daily basis and client portfolios on an ongoing basis.

We do ask to have the discretion to act on your behalf regarding the purchase and sales of securities in your portfolio. You can request that we not make an investment in a specific company or types of securities. Generally, we do not provide investment advisory services for clients who have less than \$750,000 in total cash and securities.

For more detailed information on the services we provide, we encourage you read Charter’s Form ADV Part 2, which can be found on our website.

**Conversation Starters.** 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 experience, including licenses, education and other qualifications? What do these qualifications mean?**

**For additional information**, please see Charter’s Disclosure Brochure [Form ADV, Part 2], Items 4, 7, 8, 13, and 16, on our website.

## “What fees will I pay”

You will be charged an on-going, asset-based fee billed at the end of each quarter in arrears based on the total value of your cash and securities. Typically, your fee is paid directly from your account after you have authorized the custodian to make such a payment.

The amount of the fee charged to you will not vary based on the investments we select when constructing your portfolio. It is important for you to understand that there may be fees inherent in pooled investments, such as mutual funds and Exchange Trades Funds, which are incurred in addition to our management fee.

There may be transaction-related costs (commissions) charged by the custodian of your assets. Charter is not a brokerage company and does not participate or benefit from the commissions charged by the custodian.

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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.

**Conversation Starters.** 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 additional information**, please see Charter’s Disclosure Brochure [Form ADV, Part 2], Items 5 and 16, on our website.

## “What are your legal obligations to me when acting as my investment adviser?”

When we act as your investment adviser, we have to act in your best interest and not put our interests 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. Here are some examples to help you understand what this means:

- Because we charge an on-going, asset-based fee, we could recommend investments in securities that have a higher degree of risk as well as a greater chance of appreciating in value.
- Retirement Plan Rollovers to an IRA – our advisory fees may be higher than your existing retirement plan custodian.

**Conversation Starters.** Ask your financial professional –

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

**For additional information**, please see Charter’s Disclosure Brochure [Form ADV, Part 2], Items 10 and 11 on our website.

## “How do your financial professionals make money?”

All of our financial professionals and employees are salaried. They are not compensated by the amount of assets they service, the time or complexity required to meet a client’s needs, investments selected for a client’s account, or commissions.

**For additional information**, please see Charter’s Disclosure Brochure [Form ADV, Part 2], Items 5, 6, and 14, on our website.

## “Do you or your financial professionals have legal or disciplinary history?”

Our firm has no legal or disciplinary history to disclose.

We encourage you to visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) for a free and simple tool to research us and our financial professionals.

**Conversation Starters.** Ask your financial professional –

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

## Additional information

For additional information about our services, please see our Disclosure Brochure [Form ADV, Part 2] and our brochure on our website at [www.charterinvestmentgroup.com](http://www.charterinvestmentgroup.com). If you would like additional information or a copy of this disclosure, please call (203) 259-4004.

**Conversation Starters.** Ask your financial 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?