

## 1. COMPTON WEALTH ADVISORY GROUP LLC

### **CLIENT RELATIONSHIP SUMMARY**

We are registered with the U.S. Securities Exchange Commission (“SEC”) as an investment adviser. Our services and compensation structures differ from that of a registered broker-dealer, and it is important that you understand the differences. Free and simple tools are available to research firms and financial professionals at [www.Investor.gov/CRS](http://www.Investor.gov/CRS). The site also provides educational materials about broker-dealers, investment advisers and investing.

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

We provide investment advisory and financial planning services to individuals, trusts and estates (our “retail investors”). When you engage us to provide investment management services we shall monitor, on a continuous basis (no less than quarterly), the investments in the accounts over which we have authority. We offer our advisory services on either a discretionary or non-discretionary basis. If you engage us on a discretionary basis, we shall have the authority, without prior consultation with you, to buy, sell, trade and allocate the investments within your account(s) consistent with your investment objectives and restrictions. If you engage us on a non-discretionary basis, we cannot effect any transactions in your account without obtaining your prior consent. We do not limit the scope of our investment advisor services to proprietary products or a limited group or type of investment. Our authority over your account(s) shall continue until our engagement is terminated. Although not part of our standard investment advisory engagement, we may also be engaged to provide financial planning services on a separate fee basis. When we provide financial planning services, we rely upon the information provided by the client for our financial analysis and do not verify any such information while providing this service. We also provide general bookkeeping services on a limited basis for a separate and additional fee.

**Additional Information:** For more detailed information about our *Advisory Business* and the *Types of Clients* we generally service, please See Items 4 and 7, respectively in our ADV Part 2A.

*Questions that you should consider asking your investment adviser regarding services are: 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?**

We provide our standard investment advisory services on a fee basis that is calculated as a percentage of your assets under our management (our “AUM Fee”). Our annual AUM Fee is negotiable, but generally ranges from 0.50% to 1.00%. Our AUM Fees are typically deducted from your account(s) quarterly based upon the average daily balance of your assets during the preceding quarter. Because our AUM Fee is generally calculated as a percentage of your assets under management, the more assets you have in your advisory account, the more you will pay for our services. Therefore, we have an incentive to encourage you to increase the assets we manage. We offer our Financial Planning and Bookkeeping services for a negotiable fee, depending upon the level and scope of the services to be provided and the professional providing these services.

Your investment assets will be held with a qualified custodian. Custodians generally charge brokerage commissions and/or transaction fees for effecting certain securities transactions. In addition, relative to all mutual fund and fixed income security transaction fees, certain charges will be imposed at the fund level (e.g. management fees and other fund expenses). We may also recommend the use of independent managers who charge a separate investment management fee.

**Additional Information:** 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 more detailed information about our fees and costs related to our management of your account, please See Item 5 in our ADV Part 2A.

*A question that you should consider asking your investment adviser regarding fees is: 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. As an example, we may recommend a particular custodian to custody your assets, and we may receive support services and/or products from that same custodian which may be for the benefit of our firm. We may also recommend that you roll over your retirement plan assets into an account managed by us and we may earn an increase in compensation as a result of the rollover.

**Additional Information:** For more detailed information about our conflicts of interest, please review our ADV Part 2A.

*A question that you should consider asking your investment adviser regarding conflict of interest is: How might your conflicts of interest affect me, and how will you address them?*

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

Our financial professionals are compensated on a salary or hourly basis. Our financial professionals, based upon their ownership in the firm, may also receive a profit distribution. You should discuss your financial professional's compensation directly with your financial professional.

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

No. We encourage you to visit [www.Investor.gov/CRS](http://www.Investor.gov/CRS) to research our firm and our financial professionals.

*A question that you should consider asking your investment adviser regarding disciplinary history is: As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

**ADDITIONAL INFORMATION**

Additional information about our firm is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may contact our Chief Compliance Officer at any time to request a current copy of our ADV Part 2A or our Client Relationship Summary. Our Chief Compliance Officer may be reached by phone: (757) 351-0741.

*Common questions that investors ask their investment advisers regarding the services that we provide are as follows: Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*