

# A Summary of your Advisory Relationship with Windsor Advisory Group

March 29, 2022

Windsor Advisory Group is a SEC-registered Investment Advisor.

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://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

## What investment service and advice can you provide me?

Windsor Advisory Group offers investment advisory services to create portfolio allocations which align investible assets with each client's unique goals and objectives. We have discretionary trading authority for most client accounts. All accounts are reviewed at least quarterly. Factors that may trigger an additional review include, but are not limited to, cash flows, changes in managers and changes in your circumstances or objectives.

Our firm may also provide consulting and family office services for a variety of financial matters. Those services may include, but are not limited to, consulting on a client's taxes, trust and estate, charitable giving, insurance, banking, and private business transactions.

We seek clients with a net worth of \$10 million or more but may lower this threshold at our discretion.

### Conversation Starters:

- ***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 charge an annual advisory fee based on assets under management (AUM), a fixed fee, or a combination of AUM-based and fixed fee. We may also charge a per project fee for certain types of services that do not fall under typical investment management. Annual fees are assessed and paid quarterly, in arrears.

You may also be charged fees by third-party investment managers and mutual funds in addition to the fees charged by us.

You can find more information on fees in our [Form ADV pt. 2A](#).

***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 Starter:

- ***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. Here are some examples to help you understand what this means.*

Windsor's only source of revenue is from our clients. If the client's fee is AUM based, in most circumstances we earn more if your assets increase.

We will, in select circumstances, act as principal to buy securities from you. We will not act as principal to sell securities we own to you. We will not act as broker to effect securities transactions for compensation (commissions) for you.

Windsor is the manager of private investment funds ("Windsor Investment Vehicles") that invest substantially all of their assets in the limited partnership interests of third party private funds. Windsor has sole responsibility for the management of the Windsor Investment Vehicles' business and investments. Windsor Investment Vehicles may be a component of a client's Investment Plan.

You can find specific details about potential conflicts of interest in our [Form ADV pt. 2A](#).

Conversation Starter:

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

How do your financial professionals make money?

Our financial professionals make money through their salaries and bonuses only.

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

No.

You can visit [Investor.gov/CRS](https://investor.gov/CRS) for free and simple tools to research firms and financial professionals.

Conversation Starter:

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

Additional Information

You can request more information about Windsor Advisory Group at 614.545.0300 or via our website <https://windsoradvisorygroup.com/>.

Conversation Starter:

- ***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?***