



CHAPMAN & CHAPMAN ADVISORS LLC

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Client Relationship Summary

May 2021

Chapman & Chapman Advisors LLC (referred to as “we” or “us”) is registered with the U.S. Securities and Exchange Commission (SEC) as an investment adviser. Investment advisory services and fees differ from brokerage services and fees, and it’s 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 services and advice can you provide me?

Investment Management Services: For individuals and families, when you engage us in investment management services, we monitor your investments on an ongoing basis and offer continuous advice regarding the investment of your funds based on your investment goals. We generally provide advice on exchange-traded index funds, exchange traded index notes and no-load institutional mutual funds, treasury inflation securities, corporate bonds, foreign bonds, and emerging market bonds. Your custodian may limit the types of investments available to you, although this is unlikely.

We manage all advisory accounts on a non-discretionary basis. Changes are only made when and if you give us your approval.

In addition, we offer financial planning services including cash flow planning, retirement planning, insurance review, tax and estate planning. For financial planning services, we typically require a minimum of \$100,000 in household assets and/or also be managing your investment portfolio that has a value of at least \$100,000 in assets.

More detailed information about our services is available in our Form ADV Part2A, specifically under “Advisory Business”. Please visit <https://adviserinfo.sec.gov/firm/summary/122655> for a link to this document.

▶ QUESTIONS TO ASK US:

- **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?**
 - ▶ George Chapman has attained the high marks of Chartered Financial Analyst (CFA) and CERTIFIED FINANCIAL PLANNER (CFP®), JD, MBA, and CPA.
 - ▶ Ashley Chapman Rozsa has an MBA from Cleveland State University, Series 65 Investment Adviser Law Examination and is a licensed insurance agent (Life, Accident & Health).

What fees will I pay?

▶ For investment management services, the fee is calculated by using your account value at the end of the previous quarter, adjusted for deposits and withdrawals, and is deducted directly from your account at the beginning of each quarter. ▶ Financial Planning Fees: We charge an hourly fee typically ranging from \$300 to \$500 per hour for financial planning services depending on the complexity of your circumstances.

Other Fees and Costs

Depending on the type of account and/or type of investment purchased, you may pay a transaction fee to the custodian when we buy and sell an institutional class mutual fund for you. Charles Schwab no longer charges commissions on individual stocks and ETFs. In addition to the quarterly fee, you may also incur charges for management and operating expenses of mutual funds and ETFs, wire transfer fees, and interest charges on margin loans or securities backed lines of credit. We do not receive any portion of these fees.

<p>Additional Information</p> <p>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. We invest 100% of your assets for which you will pay us quarterly a percentage of the value of your account. We do not receive any fees from investment product vendors. The rate of return for your investments on your quarterly statements are net of fees and expenses.</p> <p>Our fees are outlined in our financial planning and investment management agreements and in our Form ADV Part 2A: Firm Brochure Item 5 by visiting https://adviserinfo.sec.gov/firm/summary/122655 for a link to this document.</p>	<p>▶ QUESTION TO ASK US:</p> <ul style="list-style-type: none"> • What will my portfolio’s average range of built-in fees and expenses cost?
<p>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?</p>	
<p><i>As a fiduciary, 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 is an example to help you understand what this means:</i></p> <p>Generally, the more assets you have in your account, the more you will pay us. Therefore, we have an incentive to encourage you to increase the assets in your account.</p> <p>Additional information about these conflicts are provided in our Form ADV Part 2A under “Other Financial Industry Activities and Affiliations”.</p>	<p>▶ QUESTION TO ASK US:</p> <ul style="list-style-type: none"> • How might your conflicts of interest affect me, and how will you address them?
<p>How do your financial professionals make money?</p>	
<p>Our Professionals receive advisory fees. We also receive customary commissions from insurance sales in our separate capacities as a licensed insurance agents. You are not obligated to use our insurance services. Our Professionals are legally required to act in your best interest and not put their interests ahead of your own. We have systems in place to mitigate conflicts of interest, including systems to review whether a recommendation is in your best interest.</p>	
<p>Do you or your financial professionals have legal or disciplinary history?</p>	
<p>No. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.</p>	<p>▶ QUESTION TO ASK US:</p> <ul style="list-style-type: none"> • As a financial professional, do you have any disciplinary history? For what type of conduct?
<p>Additional Information</p>	
<p>Chapman & Chapman Advisors LLC is an independent fee-based investment adviser. Our firm is not a broker-dealer and none of our financial professionals are representatives of a broker-dealer. Therefore, we do not provide brokerage services and do not receive any commissions or compensation from any investment product vendors. Additional information about our firm is also available on the SEC’s website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number (our firm’s CRD number is 122655), and at https://www.chapmanadvisors.com/ and by calling (440) 287-7610.</p>	<p>▶ QUESTION TO ASK US:</p> <ul style="list-style-type: none"> • 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?