

## Form CRS - Customer Relationship Summary

### Buttonwood Financial Group, LLC

Buttonwood Financial Group, LLC is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

We provide Family CFO Services to assist you with organizing, formalizing, implementing and monitoring financial strategies in a manner consistent with your multigenerational financial goals. Family CFO Services include wealth management, business strategies, lifestyle enhancements, family continuity, tax strategies, insurance planning, lifecycle roadmaps, and estate/legacy planning.

When providing wealth management services, we not only make ongoing investment decisions but also implement these decisions and provide ongoing investment monitoring and reporting. We also accept non-discretionary engagements where you approve all recommendations before we implement. We do not sell proprietary investment products or limit clients to certain types of investments. Portfolio management services are tailored to your individual needs and you may impose restrictions related to level of discretion granted, the types of investment used, etc. We generally do not require a minimum account size but reserve the right to accept or decline any engagement.

When providing other Family CFO services, we generally provide ongoing advice and recommendations as needed and you decide whether to implement our recommendations. Written plans are provided at times.

**For additional information about the services we provide**, please see Item 4 of our Form ADV Part 2A Brochure at [www.ButtonwoodFG.com/documents/](http://www.ButtonwoodFG.com/documents/).

#### **Key questions to 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 relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

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

When providing comprehensive Family CFO Services, our fee consists of a fixed Family CFO Services Fee and a nominal asset based Investment Advisory Fee. Asset based fees create a conflict of interest in that the more an investor has in an account, the more the investor will pay in fees, giving the firm an incentive to encourage investors to increase assets in their accounts. The Family CFO Services Fee is charged quarterly in advance and can be deducted from your account or you can pay us directly. The Investment Advisory Fee is charged quarterly in advance and is generally deducted from client accounts but other options are available. Our fee is separate from any other custodial fees or expenses, mutual fund or ETF expenses, taxes, or other fees charged by outside parties, but transactions fees may be included under our Wrap Fee Program platform. Wrap program fees are often slightly higher since the fee charged includes transactions costs.

When providing consulting or financial planning services on a stand alone basis, we bill hourly or quote a fixed fee in advance and bill you monthly as completed, although a portion may be required in advance.

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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.

**For additional information about the fees we charge**, please see Item 5 of our Form ADV Part 2A Brochure and Item 4 of the Appendix at [www.ButtonwoodFG.com/documents/](http://www.ButtonwoodFG.com/documents/).

**Key questions to 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?

**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 affect the investment advice we provide you. Here are some examples to help you understand what this means.

Some firms earn more using proprietary products in client accounts or share revenues with outside managers when directing business, and some firms trade investments from their own inventory with clients. We do not engage in these activities. But we receive some non-monetary benefits from our custodian and platform providers to whom we direct business and the receipt of these benefits is considered a conflict of interest.

**For additional information about our custodial arrangements**, please see Item 12 of our Form ADV Part 2A Brochure at [www.ButtonwoodFG.com/documents/](http://www.ButtonwoodFG.com/documents/).

**Key questions to ask your financial professional:**

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

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

Our financial professionals earn base salary, revenue sharing for servicing clients, and bonus compensation for generating new clients. Our financial team may receive compensation for insurance sales but do not receive other compensation from outside parties related to advisory services or investment sales.

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

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

**Key questions to ask your financial professional:**

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

**Where to go for additional information**

**Please visit our website at [www.ButtonwoodFG.com/documents](http://www.ButtonwoodFG.com/documents) or contact us at 816-285-9000 for a current copy of this summary, our Form ADV Part 2 Brochure, or additional information about our firm.**

**Key questions to 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?