



## **Customer Relationship Form Summary (Form CRS) March 28, 2022**

SC&H Financial Advisors, Inc. ("SC&H") is an investment adviser registered with the U.S. Securities and Exchange Commission. SC&H also offers advisory services through the doing business as name of SC&H Core. Brokerage and investment advisory services and fees differ, and it is important for you to understand the differences. Free and simple tools are available for you 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 me?**

SC&H is an investment adviser and provides advisory services rather than brokerage accounts and services. SC&H offers fee based financial planning and investment advisory services to investors. If you choose to open an asset management account with us, SC&H will manage the account on a discretionary basis and make changes to the allocation as deemed appropriate. This means that SC&H will determine the securities to be purchased and sold in the account and will alter the securities holdings from time to time, without prior consultation with you. SC&H will monitor market conditions and the performance of your accounts and reposition assets as needed. In limited circumstances, SC&H may provide services for accounts managed on a non-discretionary basis, in which no changes will be made to the allocation of your account without prior consultation with you and your express agreement. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.

SC&H analyzes each client's circumstances and seeks to formulate an asset allocation strategy consistent with your long-term investment objectives, tax, and other cash flow needs. From this analysis SC&H will build a diverse portfolio allocation. SC&H primarily uses mutual funds and exchange-traded funds (ETFs) to execute the asset allocation strategy. Therefore our investment advice covers a recommended selection of investments. Other firms could provide advice on a wider range of choices, some of which might have higher or lower costs. Asset Management accounts will be invited to participate in at least an annual review. SC&H also sends quarterly performance reports to all clients.

SC&H's services are geared toward individuals, both high net worth and other than high net worth, trusts, estates, pension and profit-sharing plans, and charitable organizations. SC&H seeks to work with clients that have a minimum of \$1,000,000 in investible assets. This minimum account size requirement may be waived at the Firm's discretion. SC&H Core does not have a minimum asset level requirement and is geared towards clients that are in the accumulation stage of wealth management. We encourage you to ask your representative the following questions:

*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?**

If you open an advisory account for asset management services, you will pay an on-going asset-based fee each quarter for our services in advance of each calendar quarter. The fee is calculated using SC&H's tiered fee schedule based upon the asset size of your account(s) under management. This will be calculated based upon the market value of the assets in the client's account(s) managed by the Firm determined as of the close of business on the last business day of the calendar quarter. This asset based fee reduces the value of your account and will be deducted from your account. This asset based fee is for continuing advice and our ability to make investment decisions for you, even though it may cost more than a transaction based fee that you could find with an account at a broker-dealer. You will pay this asset based fee even if you do not have any transactions in your account for that quarter. If you engage a third party manager, you will be charged an advisory fee by that third party manager. The retirement plan consulting services and financial planning services offered by SC&H are subject to separate fee schedules that include a fixed fee, comprehensive or modular plan fee, or hourly fee. Those fees are based on a number of factors including but not limited to services provided and hourly fees. Fees for advisory services may be available elsewhere at a lower cost to the client. Full fee schedules for the Firm's advisory services are included in our Form ADV brochure available on [www.schadvisors.com](http://www.schadvisors.com) or the SEC Investment Advisory Public Disclosure at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

In addition to fee for advisory services, you will also pay fees for custodial services. This is the fee to the broker-dealer or bank that holds your assets (called "custody"). You will also pay account maintenance fees, transaction fees, wire fees, account

closing fees, other custodial fees, charges, taxes, or other fees mandated by any federal, state, or other applicable law. Also note that fees paid for advisory services are separate and distinct from the fees and expenses charged by mutual funds or exchange-traded funds. Investors in funds pay a proportionate share of the fund's management and administrative fees, sales charges, and deferred sales charges as well as the adviser's fee of any fund they purchase. Such fees are not shared with SC&H and are compensation to the fund-manager. A fund's fees and expenses are described in the fund's prospectus.

**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 the fees and costs you will pay, please review the applicable prospectus and the information provided in our Form ADV, which is available on [www.schadvisors.com](http://www.schadvisors.com) or the SEC Investment Advisory Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). We also encourage you to ask your representative the following questions:

*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?**

As an investment advisor, we are held to a fiduciary standard that covers our entire advisory relationship with you. For example, we are required to monitor your portfolio, investment strategy, and investments on an ongoing basis. **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 that we provide you. Here are some examples to help you understand what this means.**

The more assets you have in your advisory account, the more you will pay to SC&H for management. Therefore, we have an incentive to increase the assets in your account in order to increase our fees. Our financial professionals providing investment advice on behalf of our firm may be licensed as insurance agents and will earn compensation for selling insurance products, which is in addition to the advisory fee. This practice presents a conflict of interest because persons providing investment advice on behalf of our firm who are insurance agents have an incentive to recommend insurance products to you for the purpose of generating compensation rather than solely based on your needs. You are under no obligation, contractually or otherwise, to purchase insurance products through any person affiliated with SC&H. These and other conflicts of interest are described in full detail in our Form ADV brochure available on [www.schadvisors.com](http://www.schadvisors.com) or the SEC Investment Advisory Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). We also encourage you to ask your representative the following questions:

*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 for being an employee of SC&H Financial Advisors, Inc., which is a wholly owned subsidiary of SC&H Group, Inc. Employee compensation varies and is based upon a number of factors including assets under management, client's respective fee schedules, and position in the Firm, which also determines the hourly rate they may charge clients for certain services. In addition, employees can earn compensation for the sale of certain products such as insurance products. Full information regarding the compensation of our Financial Professionals is included in our Form ADV brochure available on [www.schadvisors.com](http://www.schadvisors.com) or the SEC Investment Advisory Public Disclosure at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

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

SC&H does not have any legal or disciplinary history. Yes, certain of our financial professionals have disciplinary history. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals. We encourage you to ask your representative the following questions:

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

**Additional Information**

We encourage you to seek additional information. For additional information on our advisory services, see our Form ADV brochure available on [www.schadvisors.com](http://www.schadvisors.com) or the SEC Investment Advisory Public Disclosure website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). If you would like to request up-to-date information, or request another copy of this Form CRS, please contact us at (410) 403-1500 and/or [SCHFACompliance@schgroup.com](mailto:SCHFACompliance@schgroup.com). We also encourage you to ask your representative the following questions:

*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?*



## EXHIBIT – SUMMARY OF MATERIAL CHANGES

Please note the following changes since the previous version of our Form CRS, dated September 30, 2020:

Under the section titled **“What investment services and advice can you provide me?”** we amended language to reflect SC&H’s new account minimum policies. This policy is for new clients only and does not affect existing clients or the fees they have negotiated with us. Additional information can be found in Item 7 (Types of Clients) of our Form ADV Part 2A, which is available on our website, [www.schadvisors.com](http://www.schadvisors.com), or the SEC Investment Advisory Public Disclosure website, [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).