



ACCORDANT ADVISORY GROUP, INC.

AN INDEPENDENT REGISTERED INVESTMENT ADVISOR

Relationship Summary

Accordant Advisory Group, Inc. (referred to as “we” or “us”) is registered with the U.S. Securities and Exchange Commission as an investment adviser. Brokerage and investment advisory services and fees differ, and it’s important for you to understand the differences. Learn more information about the differences in these short [informational videos](#). If viewing a paper version of this form, please visit [Investor.gov/CRS](https://investor.gov/CRS) for links to these videos.

This relationship summary will explain the various services we offer, how we charge for those services, and conflicts of interest that exist when we provide our services. To help you research firms and financial professionals, you can access free and simple tools at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment adviser, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors (“you”). We do not provide brokerage services. We generally construct portfolios using individual stocks, ETFs (equity, fixed income and commodities), actively managed traditional mutual funds, passively managed index funds, and individual fixed income securities. The Ambassador investment program is a fee-based account in which the Client is provided with ongoing investment advice and monitoring of securities holdings.

We may limit the types of investments available to you, although the list of available investments is extensive. A minimum of \$10,000 is required to open an account. Our standard service includes:

- **Monitoring:** We will monitor your investments on an ongoing basis and offer continuous advice regarding the investment of your funds, based on your investment goals.
- **Investment Authority:**
 - ☐ If you grant us discretionary authority, we will buy and sell investments in your account, based on an agreed-upon investment strategy, without asking for your approval of the transaction in advance. You may limit our discretion, such as imposing reasonable restrictions on investing in certain securities, types of securities or industry sectors.
 - ☐ If you have a non-discretionary account with us, it means you are required to preapprove each investment transaction that we recommend for you. You make the ultimate decision regarding the purchase or sale of investments.

Some of the other services we offer include:

Financial Planning

► 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?**
- **How will you choose investments to recommend to me?**

More information about our advisory services can be found in Item 4 of our Part 2 Brochure. If viewing a paper version of this form, please visit <https://adviserinfo.sec.gov/firm/summary/117474> for a link to this document.

What fees will I pay?

► For Ambassador wrap fee accounts, you will pay us a single asset-based fee for advisory services. This fee also covers all transaction costs and certain administrative and custodial costs associated with your investments, and therefore is higher than a typical asset-based advisory fee. Depending on the number of transactions in your account, you could be paying more than if you had separately paid for advisory and brokerage services. If you expect to trade infrequently or to pursue a “buy and hold” strategy, you may want to consider a brokerage relationship rather than an advisory relationship.

► The more assets you have in your account, the more you’ll pay us in dollars. This creates an incentive for us to encourage you to increase the size of your account, including by transferring or rolling over assets from other accounts.

► We also charge an hourly fee for additional financial planning services that are of limited duration.

Other Fees and Costs

In addition to the quarterly fee, you may also incur charges for management and operating expenses of open-end, closed-end and exchange-traded funds; short-term trading charges of certain mutual funds; wire transfer fees; and interest charges on margin loans. We do not receive any portion of these fees.

Additional Information

The fee you pay us may be higher or lower than what other advisers charge for similar services. 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.

► QUESTION TO ASK US:

- 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?

More information about our advisory services can be found in Item 5 of our [Part 2 Brochure](#). If viewing a paper version of this form, please visit <https://adviserinfo.sec.gov/firm/summary/117474> for a link to this document.

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 must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money may create 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.

As mentioned above, the more assets in your account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account. If we recommend that you roll over your retirement plan assets into an account to be managed by us, such a recommendation creates a conflict of interest since we will earn an advisory fee on the rolled over assets.

► QUESTION TO ASK US:

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

More information about our advisory services can be found in Items 5 and 11 of our Part 2 Brochure. If viewing a paper version of this form, please visit <https://adviserinfo.sec.gov/firm/summary/117474> for a link to this document.

How do your financial professionals make money?

Our Professionals receive a portion of the advisory fee you pay. This amount fluctuates and is adjusted quarterly. Receiving a portion of the advisory fee you pay creates an incentive for them to encourage you to increase your investment account size. Your Professional is legally required to act in your best interest and not put his or her interests ahead of your own. We have systems in place to mitigate the conflicts of interest that arise from the way he or she makes money, including systems to review whether a recommendation is in your best interest. There is also the potential for profit-sharing distributions to our firm's shareholders, among whom include the majority of our financial professionals. More information on compensation can be found in Items 5 and 10 of our [Part 2 Brochure](#). If viewing a paper version of this form, please visit <https://adviserinfo.sec.gov/firm/summary/117474> for a link to this document.

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

No. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

► QUESTION TO ASK US:

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

Additional Information

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 117474), and at <https://planaccordingly.com/> and by calling (410) 348-1499. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about broker-dealers, investment advisers, and investing.

► QUESTION TO ASK US:

- 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?