

Introduction

Chartered Financial Services, Inc. has offices in Atlanta and Denver, with administration at 907 S Emporia St. Denver CO 80247. We are a fee-based Registered Investment Advisor, registered in the States of Colorado and Georgia, and complying with regulatory rules elsewhere. **This document is offered under SEC rules designed to help you understand our industry, company, services, fees, and other important details.** Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Our Relationships and Services:

What investment services and advice can we provide you? Our primary focus is on investment management. Though we routinely provide financial advice, we will occasionally refer you to professionals who may answer questions beyond our focus. Our asset management service includes monitoring and client education regarding investment performance and economic/market conditions. All clients receive 24/7/365 online account access, monthly statements, and quarterly performance reports. We publish timely client and public newsletters, and we serve you with routine communication via face-to-face, online or via-phone review and strategy meetings. We normally respond to client inquiries within 24 hours. Most clients grant us ongoing discretion regarding account investment, but this is not mandatory. Discretionary clients participate in our Model Portfolio, which we manage. We invest our own money in exactly the same way as we manage yours – our “skin is in the game” with you, with rare client account exceptions. Our Model is “block-traded.” This means we all get the same pricing and percentage-range allocations. All clients can choose to grant or withhold discretion. Non-discretionary clients retain the ultimate authority regarding purchase and sale of investments. Rather than establishing an arbitrary minimum account size, we consider whether we are a “good fit” for you. We don’t sell financial products or insurance. We do not offer any proprietary products and we are neither a

broker-dealer or custodian. *The mission of our registered trademark and URL Moneygrow.com® is “Growth in Public Financial Awareness.” Our clients are people who desire a high commitment to service, transparency and responsible investment. Doing business with us or any Registered Investment Advisor, you acknowledge that under long-standing regulations, we never offer a growth guarantee.*

Given your financial situation, should you choose an Investment Advisory service? Why or why not? Fee-based Registered Investment Advisors (RIA) are required by law to act in *your* best interest. Commission-based “Financial Advisors” ARE NOT subject to this specific requirement. These differences can impact you. An RIA relationship may cost less at first but more over the long term than a commissioned Brokerage relationship. We believe mitigation of conflicts of interest is essential, and mitigation is easier if commissions are never involved.

How will we choose investments we’ll recommend to you? First, we review your situation and learn about you. If you elect to use our discretionary services, we will allocate money between cash, individual equity and fixed-income exchange traded funds-ETFs and/or individual stocks in our current Model Portfolio. We monitor a large array of existing and potential investments and favor investments that show a positive trend in price performance, competitive yield, or defensive quality. We focus on a balance of opportunity and safety. We are keen to predict and respond to shifting economic conditions and seek to avoid exposure to underperforming economic sectors. We may retain some of a new client’s existing investments if justified. Our Model Portfolio does not invest in mutual funds because we prefer the focus and liquidity of ETF and Stock positions. Mission based, we “Invest in Life,” so we attempt to avoid investment in companies that make products that kill people, pollute, or otherwise harm living things. Our Model holdings performance is reviewed as often as daily as circumstances warrant, but we place trades infrequently.

What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean? Our investment adviser representatives hold the Series 65 Uniform Investment Advisers Law Exam License, which means they can provide

investment advisory services to you. Additional investment and financial planning industry licenses and credentials are also held. Refer to Form ADV section "Requirements For State-Registered Advisors" to review complete details.

Fees, Costs, Conflicts and Standard of Conduct

What fees will you pay? Fees and costs affect the value of your account over time. There is no charge for transactions in exchange-listed securities. Our management fee is based on the total market value of your account at the end of each calendar quarter, or prorated based on the date your assets are transferred in. One-quarter (1/4) of the annual percentage is recalculated quarterly based on account value. Fees are drawn from accounts at the beginning of each quarter. Our fee ranges from 2% annual on the first \$500,000 of assets, with the percentage decreasing as assets under our management increase over \$500,000. If we are managing up to \$500,000, the quarterly fee will be \$2,500. The maximum quarterly billing for our service is 1/2% per quarter. Variable annuity or life insurance accounts if held are charged 1% annually, billed quarterly at 1/4%. The total value of all accounts in your household can reduce fees. Exchange-traded funds have internal operating costs that are reflected in the total returns reported by authorities. Where extensive preparation and meeting time is required for client reviews, this may be billed separately from investment management, at a \$225 maximum per review.

How can we help you understand how the fees and costs might affect your investments? Theoretically, if you give us \$10,000, \$50 will go to quarterly fees and \$9,950 will go straight to your investments. Refer to our Form ADV "Item 5(e) How We're Compensated" for additional fee information. Your fee does not vary based on the type of investments we select on your behalf. The asset-based fee reduces the value of your account. You pay fees and costs whether you make or lose money on your investments. Fees and costs reduce your investment over time. Please make sure you understand what fees and costs you are paying.

Standard of Conduct: As your investment adviser, we are bound by law 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:

How might our conflicts of interest affect you and how will we address them? As a fee-only advisor we seek to mitigate conflicts of interest that may exist in traditional broker/dealer commissioned-sales relationships. However, we do benefit from the advisory fees you pay us for managing your account. The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account or otherwise expand our assets under management in order to increase our fees. For additional clarification, we receive no payments from anyone besides you. We do not sell products that offer us additional revenue through commissions or profit margins.

Disciplinary History

Do we or our financial professionals have legal or disciplinary history? Our track record is clean dating back to our initial registration in 1987. We have no regulatory, legal, criminal, administrative or other red flag "disclosure events" to report, as noted on Form ADV Part 1, Item 11. Also refer to links in Item 5-Additional information below for public records of our history.

Additional Information

Where is additional information available? We encourage you to seek out additional information. Visit Investor.gov for a free and simple search tool to research details about our firm and our financial professionals. To report a problem to the SEC, visit Investor.gov or call the SEC's toll-free investor assistance line at (800) 732-0330. If you have a problem with your investments, investment account or a financial professional, contact us in writing at 907 S. Emporia St. Denver CO 80247. For our form ADV, along with the brochure supplement on each of our financial professionals, visit <https://moneygrow.com/form-adv/>, and Investment Advisor Public Disclosure (IAPD) at <https://adviserinfo.sec.gov>. Additional Information regarding our firm can be found at adviserinfo.sec.gov or by calling our firm at (404) 245-7900 for up-to-date information.