

A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH COMPASS CAPITAL CORPORATION

<p>What investment services and advice can you provide me?</p>	<p>Compass Capital Corp. provides investment supervisory services, also known as asset management services; furnishes investment advice through consultation and personal financial planning. Compass Capital Corp. is strictly a fee-only financial planning and investment management firm. The firm does not receive commissions for purchasing or selling annuities, insurance, stocks, ETFs, bonds mutual funds, limited partnerships or other commissioned products. Investment advice is based on understanding specific client’s objectives and goals. Compass Capital Corp. does not act as a custodian of client assets. The client always maintains asset control. Compass Capital Corp. places trades for clients under a limited power of attorney. Periodic reviews are communicated to provide the specific courses of action that need to be taken.</p>	<p>Conversation Starters.</p> <ul style="list-style-type: none"> Given my financial situation, should I chose 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? 												
<p>What fees will I pay?</p>	<p>Most clients choose to have Compass Capital Corp. manage their assets to obtain ongoing investment advice. The annual Advisory Service Agreement fee may be a blended or flat rate % of investable assets as follows:</p> <table border="1" data-bbox="467 947 889 1157"> <thead> <tr> <th><u>Assets in account</u></th> <th><u>Annual Fee</u></th> </tr> </thead> <tbody> <tr> <td>\$0 - \$150,000</td> <td>1.25%</td> </tr> <tr> <td>\$150,000 - \$250,000</td> <td>1.00%</td> </tr> <tr> <td>\$250,000 - \$500,000</td> <td>0.95%</td> </tr> <tr> <td>\$500,000-\$1,000,000</td> <td>0.80%</td> </tr> <tr> <td>Greater than \$1,000,000</td> <td>0.75%</td> </tr> </tbody> </table> <p>Minimum Account Size is \$150,0000</p> <p>Client assets may be held at one of several custodians who may have custodial or program fees either at a flat rate or percentage of assets. Custodians may charge transaction fees on purchases or sales of certain investment types or upon closure of accounts.</p> <p>Financial planning fees are predicated on known facts at the start of the engagement and at \$175/hour.</p>	<u>Assets in account</u>	<u>Annual Fee</u>	\$0 - \$150,000	1.25%	\$150,000 - \$250,000	1.00%	\$250,000 - \$500,000	0.95%	\$500,000-\$1,000,000	0.80%	Greater than \$1,000,000	0.75%	<p>Conversation Starters.</p> <ul style="list-style-type: none"> 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?
<u>Assets in account</u>	<u>Annual Fee</u>													
\$0 - \$150,000	1.25%													
\$150,000 - \$250,000	1.00%													
\$250,000 - \$500,000	0.95%													
\$500,000-\$1,000,000	0.80%													
Greater than \$1,000,000	0.75%													
<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</p>	<p>When we act as your investment advisor, we have to act in your best interest and not put our interest ahead of yours.</p> <p>For example, Officers and employees of Compass Capital Corp. may, from time to time, buy or sell some of the same securities that it recommends to clients. These transactions are executed in full compliance with FINRA regulations on insider trading, Chinese walls, free riding, front running and withholding. As a matter of firm policy</p>	<p>Conversation Starters.</p> <ul style="list-style-type: none"> How might your conflict of Interest affect me, and how will you address them? 												

A SUMMARY OF YOUR ADVISORY RELATIONSHIP WITH COMPASS CAPITAL CORPORATION

<p>interest do you have?</p>	<p>trades of affiliated persons are not knowingly executed before customer’s orders.</p> <p>Compass Capital Corp. as SEC-registered investment advisor under rule 204A-1 has adopted a Code of Ethics as of January 5, 2005 it is available at anytime for download from our website under “disclosures” at www.compasscapital.co. The code of ethics sets forth the standard of business conduct required of all employees that at a minimum, reflects the adviser’s fiduciary obligations and requires compliance with the federal securities laws.</p>	
<p>How do your financial professionals make money?</p>	<p>Compass Capital Corp. bases its fees on a percentage of assets under management and/or hourly charges in which the financial professionals make money.</p> <p>Investment management fees are billed quarterly, in arrears, meaning that we bill you after the three month period has ended.</p> <p>Some retainer agreements may be priced on the complexity of work, especially when asset management is not the significant part of the relationship.</p> <p>Financial plan pricing is based on time spent according to the degree of complexity associated with client’s situation.</p>	
<p>Do you or your financial professionals have legal or disciplinary history?</p>	<p>Compass Capital Corporation and it’s advisors do not have any disciplinary history. All advisor’s profiles are available at anytime as Part 2b of form ADV for download from our website under “disclosures” at www.compasscapital.co</p>	<p>Conversation Starters.</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>Clients primary point of contact is their advisor representative but additional inquiries can be made to our CCO Tim Shanahan @ 781-535-6083.</p> <p>Compass Capital Corporation maintains additional information and it’s necessary Disclosures on it’s website: www.compasscapital.co</p>	<p>Conversation Starters.</p> <ul style="list-style-type: none"> Who is my primary contact person? Is he or she a representative of an investment –adviser? Who can I talk to if I have concerns about how this person is treating me?