

**TED BUCHAN & COMPANY**  
**FORM CRS RELATIONSHIP SUMMARY JUNE 2020**

**INTRODUCTION**

Ted Buchan & Company is registered with the Securities and Exchange Commission (SEC). 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 [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational material about broker-dealers, investment advisers, and investing.

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

We offer investment advisory and financial planning services to retail investors. We provide advice and recommendations regarding your personal investment goals and objectives, personal cash flow, tax planning, risk management, retirement, education and investment planning.

We provide asset management services on a discretionary or non-discretionary basis according to the authority provided in an investment advisory agreement with us. When granted discretionary authority we will determine the investments to buy and sell in your account that keep your portfolio aligned with our agreed upon goals and objectives. If discretionary authority is not provided, we will make recommendations for investments and you will have the final approval on whether we buy or sell those investments on your behalf. When providing only financial planning services, we do not monitor your investments and you make the ultimate decision regarding the purchase and sale of investments. As part of our investment advisory service, we will monitor your investments on a continuous basis and provide advice.

Additional information about our services can be found in ADV Part 2A, Items 4 and 7.

*Ask your financial professional...*

- *Given my financial situation, should I choose an investment advisor 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?**

We charge a fee based on the percentage of assets under management. These fees are assessed on a quarterly basis, in advance. Since we collect an asset-based fee, the more assets there are in your account, the more in fees you may pay and we may therefore have an incentive to encourage you to increase assets in your account. Our fees are set on a tiered structure, which means as your assets increase above certain levels, those assets are assessed at a lower percentage fee.

We also provide financial planning services (without asset management) that are billed at either a flat rate or a fixed hourly rate.

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. You will pay a transaction fee with some investments when we buy or sell an investment for you. We do not receive any portion of these fees.

Examples of the most common fees and costs applicable to retail investors include custodian fees, account maintenance fees, fees related to mutual funds and variable annuities, and other transactional fees and product-level fees.

Please refer to firm's ADV Part 2, Item 5 for additional information regarding our fees.

*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 for me?*

**What are your legal obligations to me when providing recommendations 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 can affect the investment advice we provide you. Here is an example to help you understand what this means.*

We are Fiduciaries, which means we must act in your best interest. We may have a conflict of interest regarding advice given on adding new assets or transferring assets into accounts managed by our firm in that we receive compensation for your assets managed by our company. Our only source of revenue is from the investment management or financial planning fees paid by our clients. Our firm does not make money from any other fees or revenue streams. We do not sell proprietary products, receive third-party payments, participate in revenue sharing or buy or sell investments from our company or company principal accounts directly to you. We therefore have no financial incentive to sell you any particular mutual fund, exchange-traded fund, annuity, or insurance product. We do have a financial incentive to increase your assets under our management.

*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?**

All of our employees are compensated with a fixed salary or fixed hourly rate per hour. There is no additional compensation for our employees based on the time, complexity required to meet a client's needs, the amount of client assets they service, or the investments recommended.

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

Yes. Please visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and your financial professionals.

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

*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?*

Additional information about Ted Buchan & Company's service and to request a copy of ADV Part 3 (Form CRS), please contact us at (858) 605-0686.