

ChappelWood Financial Services, Inc.

Form CRS – Customer Relationship Summary

March 1, 2026

Introduction

ChappelWood Financial Services, Inc. is registered with the U.S. Securities and Exchange Commission as an investment adviser. Advisory and brokerage services and fees differ, and it is important for you to understand these differences. Free and simple tools are available at [Investor.gov/CRS](https://www.investor.gov/CRS), which provides educational materials about investment advisers and investing.

What investment services and advice can you provide me?

We provide ongoing non-discretionary management of your investment portfolio. This means that you make the ultimate decision regarding the purchase or sale of investments. As part of our standard services, we monitor your account on an ongoing basis. We may recommend mutual funds, ETFs, equities, fixed income, and other securities.

We provide one-time or ongoing planning and consulting services, including retirement planning, cash-flow analysis, and investment guidance. These services do not include ongoing monitoring unless specifically agreed upon. See our Form ADV Part 2A, Item 4 for more information.

Account Minimums We do not require minimums for planning or consulting. Portfolio management minimums, if any, are disclosed in our Form ADV Part 2A, Item 7.

Conversation Starter • 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?

Portfolio Management Fees You will pay an ongoing **asset-based fee**, which is a percentage of the assets we manage for you. This fee reduces the value of your account over time. The more assets you have in your advisory account, the more you will pay in fees, creating an incentive for us to encourage you to increase the assets in your account.

Financial Planning and Consulting Fees These services are billed on a **fixed-fee** or **hourly** basis, depending on the scope of the engagement.

Other Fees and Costs You may also pay custodial fees, transaction charges, internal expenses of mutual funds or ETFs, and other third-party service fees.

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. Please refer to our Form ADV Part 2A, Item 5 for more detailed information.

Conversation Starter • 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? How else do you 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 are some examples to help you understand what this means.

We receive commissions when you purchase insurance products, which may incentivize us to recommend them • We earn more when your advisory account grows, which may incentivize us to encourage you to add assets. *Please refer to our Form ADV Part 2A, Items 5 and 10 for more information.*

Conversation Starter • 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 through a combination of salary and/or advisory fee revenue. They may also receive insurance commissions and bonuses tied to firm revenue or performance. This may create incentives to recommend advisory services or insurance products that generate higher compensation. Please refer to our Form ADV, Part 2A, Item 10.

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

Yes, one of our financial professionals has a disciplinary history. Visit **Investor.gov/CRS** for a free and simple search tool to research us and our financial professionals.

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

Additional information

For more information about our services, fees, and conflicts, please review our Form ADV Part 2A or visit www.chappelwood.com. To request up-to-date information or a copy of this summary, please call (405) 348-0909.

Conversation Starter • 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?