

ADV PART 3 - CRS (Client Relationship Summary)

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BourGroup Comprehensive Financial Planning

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1. Introduction

BourGroup is a Registered Investment Adviser and registered with the state of Virginia through FINRA. Phil Bour is the sole proprietor and works alone. He sells no securities, does not hold assets under his management but does provide hourly and by-the-project financial planning advice. Financial professionals can be researched at: www.Investor.gov/CRS.

2. Questions to ask about Relationships and Services

a. What investment services and advice can you provide me?

Phil Bour provides investment, comprehensive financial planning and tax advice to retail investors. He does not provide monitoring of investments but does offer reviews of financial plans created for you by him.

The retail investor makes the final decision about purchasing any investments recommended using a discount brokerage firm with an account held in their own name.

There are no minimum income, asset or account levels needed to proceed with a Service Agreement.

b. Given my financial situation, should I choose an investment advisory service?

Likely not me. I am not just an investment advisor. I believe that not just investments, but a comprehensive look at your financial situation is important. I do not just look at your investments.

c. How will you choose investments to recommend to me?

BourGroup evaluates your current financial situation, needs, goals, objectives and tolerance for risk. Asset allocation and investment policy decisions are made in the Advisor's best judgment and in your best interests.

d. What is your relevant experience, licenses and education?

Certified Financial Planner® professional since 2004; Enrolled Agent since 2012; Bachelor of Sciences, Magna Cum Laude, accounting degree from Strayer College University; 38 years as an accounting professional, retired.

I translate your desired goals and financial needs into a roadmap that can help you better understand how to navigate financial decisions.

3. Question: What fees will I pay?

Fees for comprehensive financial plans are based on 1% of adjusted gross income as reported on your 1040 Federal tax return. The first half-hour consultation with new clients is complimentary. All fees are negotiable based on time and complexity required; however, a suggested minimum for a full, comprehensive financial plan remains at \$800. Hourly fees are \$250, and the length of time is agreed upon before we begin.

I make money no other way than the fees agreed to by you. No commissions, no referral fees and no other third-party revenue sharing arrangements of any kind.

If there are any conflicts of interest, then I will notify you immediately and we will mutually agree how to proceed.

4. Question: Do you have legal or disciplinary history?

No. BourGroup and Phil Bour, sole proprietor has no legal or disciplinary history to disclose. A free research tool is available at: www.Investor.gov/CRS

5. Question: Where can I find out more about you?

My website has additional information about me at www.9SimpleSteps.com
Or you can call me directly at: 703-407-6697

Since I work alone, I am the only contact. You can leave a voice message or send an e-mail to: Phil@9SimpleSteps.com or a text message to: 703-407-6697

This Client Relationship Summary is available on the website, available when we first meet and available upon request without charge.