



6277 Riverside Drive, Suite 2N  
Dublin, Ohio 43017

**Form ADV Part 2A – Firm Brochure**

Phone: (614) 791-0093

Fax: (614) 401-8095

Website: [www.compassfg.com](http://www.compassfg.com)

Dated September 13, 2024

This brochure provides information about the qualifications and business practices of Compass Financial Group, Inc. If you have any questions about the contents of this brochure, please contact us at 614-791-0093. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority.

Compass Financial Group, Inc. is a registered investment adviser. Registration with the United States Securities and Exchange Commission or any state securities authority does not imply a certain level of skill or training.

Additional information about Compass Financial Group, Inc. is also available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). The searchable IARD/CRD number for Compass Financial Group, Inc. is 130867.

# Item 2: Material Changes

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Since the last annual filing of this Form ADV Part 2, dated January 9, 2024, the Following material change has occurred:

- Item 4 – Effective July 17, 2024, Compass Financial Group, Inc. is registered with the U.S. Securities and Exchange Commission.

Please note, this item only discusses changes we consider material and not all changes made.

# Item 3: Table of Contents

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# Item 4: Advisory Business

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## Description of Advisory Firm

Compass Financial Group, Inc.'s registration was granted by the State of Ohio on April 6, 2004. On July 17, 2024, Compass Financial Group, Inc. became registered with the U.S. Securities and Exchange Commission. Mark Alan Menges is President and Chief Compliance Officer of the firm. Mr. Menges owns ninety (90%) and Mr. Greg Johnson owns ten percent (10%) of the equity of the firm. The firm is not publicly owned or traded. There are no indirect owners of the firm or intermediaries which have any ownership interest in the firm. As of May 17, 2024, the firm managed, on a discretionary basis, \$114,805,311.

## Types of Advisory Services

### Investment Management Services

Firm shall provide asset management services on a periodic basis. Firm will not have any custody of client funds in that such client assets will be held by the custodian of the broker/dealer of Mr. Menges. The fee for asset management services shall be payable quarterly in arrears. All fees are negotiable. No fee is based upon capital gains or capital appreciation of assets. The professional relationship may be terminated upon 30-days written notice by either the advisory client or the Firm.

### **INITIAL SERVICES OFFERED**

#### **Financial Planning**

In addition, Firm may provide individual consultation with respect to specific financial planning issues. A flat project fee may be charged by Firm and shall be due and owing upon completion of the project. A detailed description of the firm's various service programs is listed below:

#### **Financial Blueprint:**

One-Time Financial Planning Set Up with Three Meetings.

- Meeting 1: Data Gathering and Cash Flow discussion
- Meeting 2: Present Position Analysis and Discussion
- Meeting 3: Implementation Recommendations and Future Action Plan

#### **Signature Service:**

#### **Comprehensive Financial Planning, including:**

- Wealth-In-Motion Financial Simulations
- Cash flow and Savings Planning
- Tax Efficiency Planning
- Retirement Planning Strategies
- Insurance Planning Strategies
- Estate Planning Strategies

## **Annual Charitable Planning Strategies**

### **Investment Real Estate Analysis**

**Help establish relationships with other professionals to oversee the following:**

- Legal: Estate Planning, Business, Charitable, Family
- Accounting: Taxes, Trustee, Business structure
- Insurance: Property & Casualty, Individual & Group Medical
- Real Estate: Property Transactions, Mortgage Financing

### **Signature Plus Service**

**Comprehensive Financial Planning, including:**

- Wealth-In-Motion Financial Simulations
- Cash flow and Savings Planning
- Tax Efficiency Planning
- Retirement Planning Strategies
- College Planning Strategies
- Insurance Planning Strategies
- Estate Planning Strategies

## **Annual Charitable Planning Strategies**

- Implementation & Execution of Strategies

## **Investment Real Estate Analysis**

### **Business Planning and Succession Planning**

**Collaborative Planning with other professional advisers**

- Legal: Estate Planning, Business, Charitable, Family
- Accounting: Taxes, Trustee, Business structure
- Insurance: Property & Casualty, Individual & Group Medical
- Real Estate: Property Transactions, Mortgage Financing

### **GIVE Charitable Planning**

**GIVE Charitable and Philanthropic Planning**

- Strategic Plan Design
- Trust creation: Coordination with attorney
- Establish Trustee relationship
- Execution & Funding of Trust
- Build professional team

## **ONGOING FINANCIAL PLANNING AND INVESTMENT MANAGEMENT SERVICES**

### **Financial Blueprint**

- Ongoing Investment Management, Rebalancing and Performance Monitoring

### **Signature Service**

- Annual Financial Progress Update Meetings
- Implementation of all recommended financial planning strategies
- Ongoing Investment Management, Rebalancing and Performance Monitoring

### **Signature Plus Service**

- Annual Financial Progress Update Meetings
- Implementation of all recommended financial planning strategies
- Regular Check Ins Regarding Financial Planning Strategies
- Collaborative Planning with other professional advisers
- Concierge Services (i.e. help financing a car, house, business loans, etc.)
- Ongoing Investment Management, Rebalancing and Performance Monitoring

### **GIVE Charitable Planning**

- Collaborative Planning with other professional advisers
- Ongoing Investment Management, Rebalancing and Performance Monitoring

### **Wrap Fee Programs**

We do not participate in wrap fee programs.

## Item 5: Fees and Compensation

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It is hereby disclosed to advisory clients that the retainer fee expressed in this disclosure narrative is a minimum. However, as assets are placed under the firm's management and advisement, the actual fee shall be based upon a percentage of the value of assets under management with a minimum charge depending on service, payable quarterly. The exact percentage fee, payable quarterly, will be based upon a series of facts, circumstances, and considerations, to be discussed with the advisory client and shall be expressly quoted in the final agreement entered into by and between the firm and the client.

### **Investment Management Services**

Our standard advisory fee is based on the market value of the assets under management and is calculated as follows:

Account Value	Annual Advisory Fee
<b>\$0 - \$500,000</b>	1.25%
<b>\$500,001 and Up</b>	1.00%
<b>The maximum annual advisory fee will not exceed 2.0%.</b>	

The annual fees are negotiable and are pro-rated and paid arrears on a quarterly basis. The advisory fee is a blended fee and is calculated by assessing the percentage rates using the predefined levels of assets as shown in the above chart, resulting in a combined weighted fee. For example, an account valued at \$2,000,000 would pay an effective fee of 1.06% with the annual fee of \$21,250.00. The quarterly fee is determined by the following calculation:  $((\$500,000 \times 1.25\%) + (\$1,500,000 \times 1.00\%)) \div 4 = \$5,312.50$ . No increase in the annual fee shall be effective without agreement from the client by signing a new agreement or amendment to their current advisory agreement.

**Please note:** CFG shall impose an advisory fee on a quarterly basis equal to the greater of one-quarter of the annual retainer or the AUM fee. If the client is in the Financial Blueprint Service, an investment

management fee, on a quarterly basis, equal to the greater of \$250.00 or the AUM fee and if the client is in the Signature Service, an investment management fee, on a quarterly basis, equal to the greater of \$500.00 or the AUM fee.

Advisory fees are directly debited from client accounts, or the client may choose to pay by check. Accounts initiated or terminated during a billing period will be charged a pro-rated fee based on the amount of time remaining in the billing period. An account may be terminated with written notice at least 30 calendar days in advance. Since fees are paid in arrears, no rebate will be needed upon termination of the account.

## **Financial Planning – Initial Services and Ongoing Services**

Financial Planning – Initial Services and Ongoing Services consists of an upfront charge of \$1,500 and up and an annual ongoing fee of \$2,000 and up, which can be paid monthly or quarterly, in advance. The fee may be negotiable in certain cases. This service may be terminated with 30 days’ notice. Upon termination of any account, the fee will be prorated, and any unearned fee will be refunded to the client.

## **Other Types of Fees and Expenses**

Our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses that may be incurred by the client. Clients may incur certain charges imposed by custodians, brokers, and other third parties such as custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange traded funds also charge internal management fees, which are disclosed in a fund’s prospectus. Such charges, fees and commissions are exclusive of and in addition to our fee, and we shall not receive any portion of these commissions, fees, and costs.

Item 12 further describes the factors that we consider in selecting or recommending broker-dealers for client’s transactions and determining the reasonableness of their compensation (e.g., commissions).

We do not accept compensation for the sale of securities or other investment products including asset-based sales charges or service fees from the sale of mutual funds.

# **Item 6: Performance-Based Fees and Side-By-Side Management**

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We do not offer performance-based fees.

# **Item 7: Types of Clients**

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We provide financial planning and portfolio management services to individuals, high net-worth individuals, corporations or other businesses and trusts.

# Item 8: Methods of Analysis, Investment Strategies and Risk of Loss

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Our primary method of investment analysis is fundamental.

**Fundamental analysis** involves analyzing individual companies and their industry groups, such as a company's financial statements, details regarding the company's product line, the experience, and expertise of the company's management, and the outlook for the company's industry. The resulting data is used to measure the true value of the company's stock compared to the current market value. The risk of fundamental analysis is that information obtained may be incorrect and the analysis may not provide an accurate estimate of earnings, which may be the basis for a stock's value. If securities prices adjust rapidly to new information, utilizing fundamental analysis may not result in favorable performance.

## Material Risks Involved

**All investing strategies we offer involve risk and may result in a loss of your original investment which you should be prepared to bear.** Many of these risks apply equally to stocks, bonds, commodities and any other investment or security. Material risks associated with our investment strategies are listed below.

**Market Risk:** Market risk involves the possibility that an investment's current market value will fall because of a general market decline, reducing the value of the investment regardless of the operational success of the issuer's operations or its financial condition.

**Strategy Risk:** The Adviser's investment strategies and/or investment techniques may not work as intended.

**Small and Medium Cap Company Risk:** Securities of companies with small and medium market capitalizations are often more volatile and less liquid than investments in larger companies. Small and medium cap companies may face a greater risk of business failure, which could increase the volatility of the client's portfolio.

**Interest Rate Risk:** Bond (fixed income) prices generally fall when interest rates rise, and the value may fall below par value or the principal investment. The opposite is also generally true: bond prices generally rise when interest rates fall. In general, fixed income securities with longer maturities are more sensitive to these price changes. Most other investments are also sensitive to the level and direction of interest rates.

**Legal or Legislative Risk:** Legislative changes or Court rulings may impact the value of investments, or the securities' claim on the issuer's assets and finances.

**Inflation:** Inflation may erode the buying-power of your investment portfolio, even if the dollar value of your investments remains the same.

## Risks Associated with Securities

Apart from the general risks outlined above which apply to all types of investments, specific securities may have other risks.

**Commercial Paper** is, in most cases, an unsecured promissory note that is issued with a maturity of 270 days or less. Being unsecured the risk to the investor is that the issuer may default.

**Common stocks** may go up and down in price quite dramatically, and in the event of an issuer's bankruptcy or restructuring could lose all value. A slower-growth or recessionary economic environment could have an adverse effect on the price of all stocks.

**Corporate Bonds** are debt securities to borrow money. Generally, issuers pay investors periodic interest and repay the amount borrowed either periodically during the life of the security and/or at maturity. Alternatively, investors can purchase other debt securities, such as zero-coupon bonds, which do not pay current interest, but rather are priced at a discount from their face values and their values accrete over time to face value at maturity. The market prices of debt securities fluctuate depending on such factors as interest rates, credit quality, and maturity. In general, market prices of debt securities decline when interest rates rise and increase when interest rates fall. The longer the time to a bond's maturity, the greater its interest rate risk.

**Bank Obligations** including bonds and certificates of deposit may be vulnerable to setbacks or panics in the banking industry. Banks and other financial institutions are greatly affected by interest rates and may be adversely affected by downturns in the U.S. and foreign economies or changes in banking regulations.

**Municipal Bonds** are debt obligations generally issued to obtain funds for various public purposes, including the construction of public facilities. Municipal bonds pay a lower rate of return than most other types of bonds. However, because of a municipal bond's tax-favored status, investors should compare the relative after-tax return to the after-tax return of other bonds, depending on the investor's tax bracket. Investing in municipal bonds carries the same general risks as investing in bonds in general. Those risks include interest rate risk, reinvestment risk, inflation risk, market risk, call or redemption risk, credit risk, and liquidity and valuation risk.

**Exchange Traded Funds** prices may vary significantly from the Net Asset Value due to market conditions. Certain Exchange Traded Funds may not track underlying benchmarks as expected.

**Investment Companies Risk.** When a client invests in open end mutual funds or ETFs, the client indirectly bears its proportionate share of any fees and expenses payable directly by those funds. Therefore, the client will incur higher expenses, many of which may be duplicative. In addition, the client's overall portfolio may be affected by losses of an underlying fund and the level of risk arising from the investment practices of an underlying fund (such as the use of derivatives). ETFs are also subject to the following risks: (i) an ETF's shares may trade at a market price that is above or below their net asset value; (ii) the ETF may employ an investment strategy that utilizes high leverage ratios; or (iii) trading of an ETF's shares may be halted if the listing exchange's officials deem such action appropriate, the shares are de-listed from the exchange, or the activation of market-wide "circuit breakers" (which are tied to large decreases in stock prices) halts stock trading generally. The Adviser has no control over the risks taken by the underlying funds in which clients invest.



## Item 9: Disciplinary Information

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### **Criminal or Civil Actions**

Compass Financial Group, Inc. and its management have not been involved in any criminal or civil action.

### **Administrative Enforcement Proceedings**

Compass Financial Group, Inc. and its management have not been involved in administrative enforcement proceedings.

### **Self-Regulatory Organization Enforcement Proceedings**

Compass Financial Group, Inc. and its management have not been involved in legal or disciplinary events that are material to a client's or prospective client's evaluation of Compass Financial Group, Inc., or the integrity of its management.

## Item 10: Other Financial Industry Activities and Affiliations

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Mr. Menges and Mr. Johnson are registered representatives of Westminster Financial Securities, Inc. Mr. Menges and Mr. Johnson also sell insurance products and annuities through a variety of carriers. Approximately one-quarter of their total professional time shall be attributable to the sales function with the balance being attributable to the advisory function.

## Item 11: Code of Ethics, Participation or Interest in Client Transactions and Personal Trading

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The firm has adopted a written Code of Ethics in compliance with SEC rule 204A-1. The code sets forth standards of conduct and requires compliance with federal securities laws. Our code also addresses personal trading and requires our personnel to report their personal securities holdings and transactions to the Chief Compliance Officer of the firm. We will provide a copy of our Code of Ethics to any client or prospective client upon request.

Individuals associated with firm may buy or sell securities identical to those recommended to customers for their personal account.

It is the express policy of Firm that no person employed by Firm may purchase or sell any security prior to a transaction(s) being implemented for an advisory account, and therefore, preventing such employees from benefiting from transactions placed on behalf of advisory accounts.

Firm or any related person(s) may have an interest or position in a certain security which may also be recommended to a client. As these situations may represent a conflict of interest, Firm has established the following restrictions to ensure its fiduciary responsibilities:

- 1) A director, officer or employee of Firm shall not buy or sell securities for their personal portfolio(s) where their decision is substantially derived, in whole or in part, by reason of his or her employment unless the information is also available to the investing public on reasonable inquiry. No person of Firm shall prefer his or her own interest to that of the advisory client.
- 2) Firm maintains a list of all securities holdings for itself, and anyone associated with this advisory practice. These holdings are reviewed on a regular basis by Mark Alan Menges.
- 3) Firm requires that all individuals must act in accordance with all applicable federal and state regulations governing registered investment advisory practices. 4) Any individual not in observance of the above may be subject to termination.

### **Investment Advice Relating to Retirement Accounts**

When we provide investment advice to you regarding your retirement plan account or individual retirement account, we are fiduciaries within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable, which are laws governing retirement accounts. The way we make money creates some conflicts with your interests, so we operate under a special rule that requires us to act in your best interest and not put our interest ahead of yours. Under this special rule's provisions, we must:

- Meet a professional standard of care when making investment recommendations (give prudent advice).
- Never put our financial interests ahead of yours when making recommendations (give loyal advice).
- Avoid misleading statements about conflicts of interest, fees, and investments.
- Follow policies and procedures designed to ensure that we give advice that is in your best interest.
- Charge no more than is reasonable for our services.
- Give you basic information about conflicts of interest.

In addition, and as required by this rule, we provide information regarding the services that we provide to you, and any material conflicts of interest, in this brochure and in your client agreement.

## **Item 12: Brokerage Practices**

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The firm recommends the brokerage services of Westminster Financial Securities.

Before recommending broker/dealers for client transactions, and to determine the reasonableness of their compensation, the principals of the firm will consider such factors as reputation in the industry, track record, solvency, service and competency, longevity in the industry and the like. Associated persons of Adviser are registered representatives of Westminster Financial Securities. If a client freely chooses to implement the advice through such registered representatives, the broker/dealer would be Westminster Financial Securities.

The following statement is also made by Adviser:

- 1) Associated persons of Adviser are also associated with various brokerage life insurance firms.
- 2) Clients are under no obligation to have Adviser or its associated person implement any suggestions made in a written financial plan.
- 3) If asked to implement the suggestions of the financial plan, Adviser intends to implement such financial planning, in whole or in part through products offered by companies the Adviser is associated with.
- 4) To the extent associated persons of Adviser does implement, he will be acting as an agent for the broker/dealer and/or the insurance company.
- 5) Although associated persons of Adviser are registered representatives of Westminster Financial Securities, these advisory services provided herein are basically beyond the scope of employment with the broker/dealer and these services are independent from such employment with the broker/dealer.
- 6) If insurance or securities products are sold, commissions would be received by the associated persons of the Adviser.
- 7) Clients shall have total freedom to execute securities and/or insurance transactions with any company of their choice. However, if any investment adviser representative of the firm is chosen to execute securities transactions on the client's behalf the firm will use Westminster Financial Securities as the broker/dealer.
- 8) It is likely that associated persons of Adviser, if asked to implement, will recommend or use only the financial products offered by the broker/dealer insurance firms.

There is no soft dollar agreement or arrangement between the firm and brokers.

### **Aggregating (Block) Trading for Multiple Client Accounts**

Generally, we combine multiple orders for shares of the same securities purchased for advisory accounts we manage (this practice is commonly referred to as "block trading"). We will then distribute a portion of the shares to participating accounts in a fair and equitable manner. The distribution of the shares purchased is typically proportionate to the size of the account, but it is not based on account performance or the amount or structure of management fees. Subject to our discretion, regarding particular circumstances and market conditions, when we combine orders, each participating account pays an average price per share for all transactions and pays a proportionate share of all transaction costs. Accounts owned by our firm or persons associated with our firm may participate in block trading with your accounts; however, they will not be given preferential treatment.

## **Item 13: Review of Accounts**

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All reviews shall be coordinated by the investment advisory team.

## Item 14: Client Referrals and Other Compensation

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Mr. Menges is a registered representative of Westminster Financial Securities (“WFS”). If a client freely chooses to implement the advice through such registered representative, the broker/dealer would be WFS.

Pursuant to IA-1092, the following statement is also made by Firm:

- 1) Mr. Menges is also associated with various insurance companies.
- 2) Clients are under no obligation to have Mr. Menges implement any suggestions made in a financial plan.
- 3) If asked to implement the suggestions of the financial plan, Mr. Menges intends to implement such financial planning, in whole or in part through products offered by the companies.
- 4) To the extent Mr. Menges does implement, he will be acting as an agent for the broker/dealer.
- 5) Although Mr. Menges is a registered representative of the broker dealer, these advisory services provided herein are basically beyond the scope of employment with the broker/dealer and these services are independent from such employment with the broker/dealer.
- 6) If insurance or securities products are sold, commissions would be received by Mr. Menges.

## Item 15: Custody

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Firm will not have custody of client funds except only to the extent that advisory fees will be deducted directly from client accounts. Assets will be held by the custodian of the broker/dealer of Mr. Menges.

## Item 16: Investment Discretion

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In that Firm will engage in asset management activities on a discretionary basis, it is likely that Firm will have the authority to determine, without obtaining specific client consent, the securities to be bought or sold and the amount of the securities to be bought or sold.

## Item 17: Voting Client Securities

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We do not vote Client proxies. Therefore, Clients maintain exclusive responsibility for: (1) voting proxies, and (2) acting on corporate actions pertaining to the Client’s investment assets. The Client shall instruct the Client’s qualified custodian to forward to the Client copies of all proxies and shareholder communications relating to the Client’s investment assets. If the client would like our opinion on a particular proxy vote, they may contact us at the number listed on the cover of this brochure.

In most cases, you will receive proxy materials directly from the account custodian. However, in the event we were to receive any written or electronic proxy materials, we would forward them directly to you by

mail, unless you have authorized our firm to contact you by electronic mail, in which case, we would forward you any electronic solicitation to vote proxies.

## Item 18: Financial Information

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Registered investment advisers are required in this Item to provide you with certain financial information or disclosures about our financial condition. We have no financial commitment that impairs our ability to meet contractual and fiduciary commitments to clients, and we have not been the subject of a bankruptcy proceeding.

We do not have custody of client funds or securities or require or solicit prepayment of more than \$1,200 in fees per client six months in advance.

## Business Continuity Plan Notice

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### General

Compass Financial Group, Inc. has a Business Continuity Plan in place that provides detailed steps to mitigate and recover from the loss of office space, communications, services, or key people.

### Disasters

The Business Continuity Plan covers natural disasters such as snowstorms, hurricanes, tornados, and flooding. The Plan covers man-made disasters such as loss of electrical power, loss of water pressure, fire, bomb threat, nuclear emergency, chemical event, biological event, communications line outage, Internet outage, railway accident and aircraft accident. Electronic files are backed up daily and archived offsite.

### Alternate Offices

Alternate offices are identified to support ongoing operations in the event the main office is unavailable. It is our intention to contact all clients within five days of a disaster that dictates moving our office to an alternate location.

### Loss of Key Personnel

Compass Financial Group, Inc. utilizes a “team approach” to working with clients, so generally a client will have a relationship with more than just one Compass Financial Group, Inc employee. This has been purposely done to provide redundancies in the event that a key employee is not available, and we consider this to be a best practice.

# Privacy Notice

## FACTS

### WHAT DOES COMPASS FINANCIAL GROUP, INC. DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	Registered investment advisers choose how they share your personal information. Federal law gives clients the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
<b>What?</b>	The types of personal information we collect, and share depend on the product or service you have with us. This information can include: <ul style="list-style-type: none"><li>▪ Information you provide in the subscription documents and other forms (including name, address, social security number, date of birth, income and other financial-related information); and</li><li>▪ Data about your transactions with us (such as the types of investments you have made and your account status).</li></ul>
<b>How?</b>	All financial companies need to share clients' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their clients' personal information; the reasons Compass Financial Group, Inc. chooses to share; and whether you can limit this sharing.

#### Reasons we can share your personal information

**For our everyday business purposes—** to process your transactions, maintain your accounts (for example we may share with our third-party service providers that perform services on our behalf or on your behalf, such as accountants, attorneys, consultants, clearing and custodial firms, and technology companies, respond to court orders and legal investigations, or report to credit bureaus.

**For Marketing purposes—** to offer our products and services to you

#### How do we protect your information?

To safeguard your personal information from unauthorized access and use, we maintain physical, procedural and electronic safeguards. These include computer safeguards such as passwords, secured files and buildings.

Our employees are advised about Compass Financial Group, Inc.'s need to respect the confidentiality of each client's non-public personal information. We train our employees on their responsibilities.

We require third parties that assist in providing our services to you to protect the personal information they receive. This includes contractual language in our third-party agreements.

#### Other important information

We will send you notice of our Privacy Policy annually for as long as you maintain an ongoing relationship with us. Periodically we may revise our Privacy Policy and will provide you with a revised policy if the changes materially alter the previous Privacy Policy. We will not, however, revise our Privacy Policy to permit the sharing of non-public personal information other than as described in this notice unless we first notify you and provide you with an opportunity to prevent the information sharing.



6277 Riverside Drive, Suite 2N  
Dublin, Ohio 43017

Phone: (614) 791-0093

Fax: (614) 401-8095

Website: [www.compassfg.com](http://www.compassfg.com)

Dated September 13, 2024

## Form ADV Part 2B – Brochure Supplement

*For*

**Mark A. Menges, CAP®**

President, and Chief Compliance Officer

**Gregory R. Johnson, CFP®, CAP®, RICP®**

Financial Advisor

This brochure supplement provides information about Mark A. Menges and Gregory R. Johnson that supplements the Compass Financial Group, Inc. brochure. A copy of that brochure precedes this supplement. Please contact Mark A. Menges, President and Chief Compliance Officer, if the Compass Financial Group, Inc. brochure is not included with this supplement or if you have any questions about the contents of this supplement.

Additional information about Mark A. Menges and Gregory R. Johnson is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) which can be found using the identification numbers 2875507 and 5178491, respectively.

# Item 2: Educational Background and Business Experience

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## Mark Alan Menges, CAP®

Born: 1966

### Educational Background

- 1987 – Bachelor of Science, The Ohio State University

### Business Experience

- 03/2004 – Present, Compass Financial Group, Inc., President and CCO
- 07/2022 – Present, Westminster Financial Securities, Inc., Registered Representative
- 08/1997 – Present, Compass Financial Group (DBA)
- 08/1997 – 07/2022, O.N. Equity Sales Company, Broker/Dealer, Registered Representative

### Professional Designations, Licensing & Exams

**Chartered Advisor in Philanthropy® (CAP®):** The advisor earning the CAP® designation has taken three graduate school courses in philanthropy including planning for impact in the context of family wealth, charitable strategies, and gift planning in a nonprofit context. The courses are offered through the Irwin Graduate School of The American College, a non-profit educator with an 85-year heritage and the highest level of academic accreditation. CAP® advisors must meet experience, ethics, and continuing education requirements to use the credential.

## Gregory R. Johnson, CFP®, CAP®, RICP®

Born: 1982

### Educational Background

- 2007 – Bachelor of Science, Human Ecology, The Ohio State University

### Business Experience

- 01/2013 – Present, Compass Financial Group, Inc., Financial Advisor
- 07/2022 – Present, Westminster Financial Securities, Inc., Registered Representative
- 07/2018 – 07/2022, O.N. Equity Sales Company, Broker/Dealer, Registered Representative
- 01/2013 – 07/2018, O.N. Equity Sales Company, Broker/Dealer, Associate Financial Advisor

### Professional Designations, Licensing & Exams

#### **CERTIFIED FINANCIAL PLANNER™** professional

I am certified for financial planning services in the United States by Certified Financial Planner Board of Standards, Inc. (“CFP Board”). Therefore, I may refer to myself as a CERTIFIED FINANCIAL PLANNER™ professional or a CFP® professional, and I may use these and CFP Board’s other certification marks (the “CFP Board Certification Marks”). The CFP® certification is voluntary. No federal or state law or regulation



requires financial planners to hold the CFP® certification. You may find more information about the CFP® certification at [www.cfp.net](http://www.cfp.net).

CFP® professionals have met CFP Board's high standards for education, examination, experience, and ethics. To become a CFP® professional, an individual must fulfill the following requirements:

- **Education** – Earn a bachelor's degree or higher from an accredited college or university and complete CFP Board-approved coursework at a college or university through a CFP Board Registered Program. The coursework covers the financial planning subject areas CFP Board has determined are necessary for the competent and professional delivery of financial planning services, as well as a comprehensive financial plan development capstone course. A candidate may satisfy some of the coursework requirement through other qualifying credentials.
- **Examination** – Pass the comprehensive CFP® Certification Examination. The examination is designed to assess an individual's ability to integrate and apply a broad base of financial planning knowledge in the context of real-life financial planning situations.
- **Experience** – Complete 6,000 hours of professional experience related to the personal financial planning process, or 4,000 hours of apprenticeship experience that meets additional requirements.
- **Ethics** – Satisfy the *Fitness Standards for Candidates for CFP® Certification and Former CFP® Professionals Seeking Reinstatement* and agree to be bound by CFP Board's *Code of Ethics and Standards of Conduct ("Code and Standards")*, which sets forth the ethical and practice standards for CFP® professionals.

Individuals who become certified must complete the following ongoing education and ethics requirements to remain certified and maintain the right to continue to use the CFP Board Certification Marks:

- **Ethics** – Commit to complying with CFP Board's *Code and Standards*. This includes a commitment to CFP Board, as part of the certification, to act as a fiduciary, and therefore, act in the best interests of the client, at all times when providing financial advice and financial planning. CFP Board may sanction a CFP® professional who does not abide by this commitment, but CFP Board does not guarantee a CFP® professional's services. A client who seeks a similar commitment should obtain a written engagement that includes a fiduciary obligation to the client.
- **Continuing Education** – Complete 30 hours of continuing education every two years to maintain competence, demonstrate specified levels of knowledge, skills, and abilities, and keep up with developments in financial planning. Two of the hours must address the *Code and Standards*.

**Chartered Advisor in Philanthropy® (CAP®):** The advisor earning the CAP® designation has taken three graduate school courses in philanthropy including planning for impact in the context of family wealth, charitable strategies, and gift planning in a nonprofit context. The courses are offered through the Irwin Graduate School of The American College, a non-profit educator with an 85-year heritage and the highest level of academic accreditation. CAP® advisors must meet experience, ethics, and continuing education requirements to use the credential.

**Retirement Income Certified Professional (RICP®):** Offered by the American College in Bryn Mawr, Pa., the RICP® is an advanced designation for individuals working in the retirement income planning field. Candidates for the RICP® designation must complete a minimum of three college-level courses and are required to pass a series of two-hour proctored exams. They must also have three years of experience, meet stringent ethics requirements, and participate in The College's continuing education program.

## Item 3: Disciplinary Information

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No management person at Compass Financial Group, Inc. has ever been involved in an arbitration claim of any kind or been found liable in a civil, self-regulatory organization, or administrative proceeding.

## Item 4: Other Business Activities

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Mr. Menges and Mr. Johnson are registered representatives of Westminster Financial Securities, Inc. Mr. Menges and Mr. Johnson also sell insurance products and annuities through a variety of carriers. Approximately one-quarter of their total professional time shall be attributable to the sales function with the balance being attributable to the advisory function.

## Item 5: Additional Compensation

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Mr. Menges and Mr. Johnson accept compensation for the sale of insurance, securities, or other investment products, including asset-based sales charges or service fees from the sale of mutual funds.

This practice could present a conflict of interest in the fact that Mr. Menges and Mr. Johnson may receive commission income because of product sales and firm fees are not offset by commission income. Clients are fully apprised on the investment process and have the option to purchase investments products through other brokers and agents.

## Item 6: Supervision

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Mr. Menges, as President and Chief Compliance Officer of Compass Financial Group, Inc., is responsible for supervision. He may be contacted at the phone number on this brochure supplement.