



June 24, 2020

Decatur Capital Management, Inc., is an investment adviser registered with the Securities and Exchange Commission ("SEC"). Investment advisory services and fees are different than the services and fees provided by a broker-dealer and it is important for you to understand the differences. There are free and simple tools available allowing you to research firms and financial professionals at www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers and investing in general. The blue boxes below are Conversation Starters that the SEC created as a way to facilitate discussions between you and our firm.

What investment services and advice can you provide me?

We provide investment advisory services to retail investors. These services include but are not limited to investment management. We offer these services in both a **discretionary** and **non-discretionary** manner. In a non-discretionary account arrangement you make the ultimate decision regarding the purchase or sale of investments. In a discretionary account arrangement we make those decisions for you. We can help you decide which type of investment advisory services to seek based on our conversations with you and assessment of your financial situation. We monitor your account investments on a regular basis as part of our standard services and will confer with you via phone, email and face to face to discuss your investments and any changes to your financial picture. The general minimum account size for which we offer investment advisory is \$1,000,000 though we may waive this minimum at our discretion. **For additional information, please see our Form ADV, Part 2A brochure (Items 4 and 7) at <https://adviserinfo.sec.gov/firm/summary/12067>**

Conversation Starters

- *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?

We charge a percentage of assets under management. The types of fees we charge may create a conflict of interest to you. For example, an asset-based fee may incentivize us to encourage you to place more assets at our firm. In a traditional asset-based fee arrangement you may also be charged fees that are separate from our fees and may be charged directly or indirectly to you. These include but are not limited to custodian fees, account maintenance fees, mutual fund and variable annuity fees as well as other transactional and product-level fees.

Our standard fee schedule is found in our ADV Part 2A. Fees are subject to negotiation. Your fee may vary from the standard schedules to reflect circumstances that apply to a specific client account. The specific fee schedule that applies to your account is stated in our investment advisory agreement.

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.



For additional information, please see our Form ADV, Part 2A brochure (Item 5) at <https://adviserinfo.sec.gov/firm/summary/120679>

Conversation
Starters

- *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 acting 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 affect the recommendations we provide you. Employee personal trading is an example of a way we may put our interests ahead of yours.

Conversation
Starters

- *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 based on factors such as the amount of client assets they service, the time and complexity required to meet a client's needs, and revenue the firm earns from our financial professionals' advisory services. Our financial professionals do not receive commissions from any third parties.

Do your financial professionals have legal or disciplinary history?

None of our financial professionals have a legal or disciplinary history.

You can use a free and simple tool to research our financial professionals at www.investor.gov/crs.

Conversation
Starters

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

For additional information about our services

If you would like additional, up-to-date information or a copy of this disclosure, please call us at 404-270-9838. You can also visit our website at www.decaturocapital.com

Conversation
Starters

- *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?*