



Part 2A of Form ADV: *Firm Brochure*

Buckingham Financial Group, Inc.

6856 Loop Road
Dayton, OH 45459

Telephone: 937-435-2742
Email: service@mybuckingham.com
Web Address: www.mybuckingham.com

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This brochure provides information about the qualifications and business practices of Buckingham Financial Group, Inc. If you have any questions about the contents of this brochure, please contact us at 937-435-2742 or service@buckinghamfinancial.com. 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.

Additional information about Buckingham Financial Group, Inc. also is available on the SEC's website at www.adviserinfo.sec.gov. You can search this site by a unique identifying number, known as a CRD number. Our firm's CRD number is 117982.

Item 2 Material Changes

The SEC adopted "Amendments to Form ADV" in July 2010. This Firm Brochure, dated 03/20/2020, is the update to our last disclosure document prepared on 03/27/2019. This document is a narrative that continues to be substantially different in form and content and includes some new information that we were not previously required to disclose.

This item is used to provide our clients with a summary of new and/or updated information. We will inform you of the revision(s) based on the nature of the updated information.

Consistent with the new rules, we will ensure that you receive a summary of any material changes to this and subsequent Brochures within 120 days of the close of our business' fiscal year. Furthermore, we will provide you with other interim disclosures about material changes as necessary.

There are no material changes since the last filing and distribution of this Firm Brochure.

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Item 4 Advisory Business

Buckingham Financial Group, Inc. (“Buckingham Financial Group” or “BFG”) is an SEC-registered investment adviser with its principal place of business located in Ohio. Buckingham Financial Group, Inc. began conducting business in 1987. Buckingham Financial Group advertises under the name Buckingham Advisors.

Listed below are the firm's principal shareholders (i.e., those individuals and/or entities controlling 25% or more of this company).

- Buckingham & Company, Inc., Owner
- Jay Allen Buckingham, CEO, Chief Compliance Officer, Buckingham & Company Shareholder

We offer the following advisory services to our clients:

Financial Planning Services

Buckingham Financial Group provides Financial Planning advice on issues relating to income, investments, retirement planning, college funding, tax planning, estate planning, securities, risk management issues, fringe benefit programs, business issues, and real estate.

Buckingham Financial Group, Inc. does not produce comprehensive financial plans. Our belief is on-going financial planning will help you reach your long-term financial goals.

Financial Planning services generally begin with extensive data gathering. Information gathered for review and assessment may include:

- Trust agreements
- Fringe benefit programs (explanation of and current status)
- Tax returns
- Business agreements
- Insurance policies and programs (including life, disability and medical)
- Past and current investments (including cost basis, present value, purpose of investments and tax ramifications)
- Investment objectives
- Income
- Expenses
- Financial obligations
- Financial goals
- Names and relationships of other Advisors (e.g., attorney, accountant, banker, etc.)
- Family background and makeup
- Anything else which affects you economically, based upon what we may know about you

Buckingham Financial Group reviews your information and prepares a report that restates your present economic situation and addresses each of your stated objectives. This report will suggest additional steps, which may be important to achieve your stated objectives.

The Advisory Representatives of Buckingham Financial Group may conduct Seminars and Educational Workshops which may include presentations on financial planning, various investment and insurance strategies, college funding, estate and retirement planning.

Buckingham Financial Group may charge a fee for these services. All fees and the cancellation policy will be noted in the course offering or invitation. Attendees are under no obligation to do so but are welcome to engage individualized services with Buckingham Financial Group.

Item 5 Fees and Compensation

Fees for Financial Planning are generally quoted on a fixed fee basis, depending upon the nature, complexity of services, and the staff members utilized. The proposed Financial Planning fees are determined at the time of engagement and clearly outlined in your Client Agreement. Buckingham Financial Group may request a retainer equal to 1/2 the total fee, payable upon engagement, with the balance due upon the delivery of the Plan or through ongoing monthly payments. Fixed fees are determined by estimating the hours required times the hourly rate of various personnel involved. Current hourly rates are as follows:

Financial Planners	\$125 - \$250 per hour
Paraplanners	\$ 60 - \$125 per hour
Administration	\$ 25 - \$ 60 per hour

If your circumstances or objectives change such that a new investment assessment and/or plan are required, there may be an additional charge based upon our hourly fees.

You may terminate the Financial Planning Agreement within 5 business days of signature. After the 5-day period, you may terminate the Agreement upon written notice. You will be invoiced for any time incurred by us prior to termination at our hourly rate, depending upon the complexity of services and at the discretion of the Advisor. Otherwise, Financial Planning Services terminate upon delivery of the advice or Plan, depending upon the nature of the engagement for services.

Consulting Fees

In addition to fee-based Financial Planning Services, Buckingham Financial Group provides investment advice through individualized Consultations on a flat fee basis. Investment Advisory Consultations can be general in nature or focused on particular areas of interest, depending upon your needs.

Fees for General Consultations begin at \$300, depending upon the nature and complexity of services or as otherwise determined at the discretion of the Adviser. Fees are agreed to at the time of engagement and the fee is clearly outlined in Client Agreement.

For larger, more time-intensive projects, we may request a retainer equal to 1/2 of the proposed project fee with the balance payable upon the delivery of services. Otherwise, fees for Consultations are due and payable upon delivery of the services or through ongoing monthly payments.

Consultation services may be immediately terminated upon written notice by either party, the Client may be invoiced for time incurred. The decision to invoice is at the discretion of the Advisor.

Limited Negotiability of Advisory Fees: Although we have established the hourly rates, we retain the discretion to negotiate fees on a client-by-client basis. Your facts, circumstances and needs will be considered in determining the fee schedule. The specific hourly rates will be identified in our contract.

Discounts not generally available to our advisory clients may be offered to family members and friends of associated persons of our firm.

GENERAL INFORMATION

Termination of the Advisory Relationship: A client agreement may be canceled at any time, by either party, for any reason upon receipt of written notice. As disclosed above, certain fees may be paid in advance of services provided. Upon termination of any account, any prepaid, unearned fees will be promptly refunded, and any earned, unpaid fees will be due and payable. In calculating a client's reimbursement of fees, we will pro rate the reimbursement according to the number of hours not spent on the contracted services.

Mutual Fund Fees: All fees paid to Buckingham Financial Group, Inc. for investment advisory services are separate and distinct from the fees and expenses charged by mutual funds and/or ETFs to their shareholders. These fees and expenses are described in each fund's prospectus. These fees will generally include a management fee, other fund expenses, and a possible distribution fee. If the fund also imposes sales charges, a client may pay an initial or deferred sales charge. A client could invest in a mutual fund directly, without our services. In that case, the client would not receive the services provided by our firm which are designed, among other things, to assist the client in determining which mutual fund or funds are most appropriate to each client's financial condition and objectives. Accordingly, the client should review both the fees charged by the funds and our fees to fully understand the total amount of fees to be paid by the client and to thereby evaluate the advisory services being provided.

Additional Fees and Expenses: In addition to our advisory fees, clients are also responsible for the fees and expenses charged by custodians and imposed by broker dealers, including, but not limited to, any transaction charges imposed by a broker dealer with which an independent investment manager effects transactions for the client's account(s). Please refer to the "Brokerage Practices" section (Item 12) of this Brochure for additional information.

Advisory Fees in General: Clients should note that similar advisory services may (or may not) be available from other registered (or unregistered) investment advisers for similar or lower fees.

Limited Prepayment of Fees: Under no circumstances do we require or solicit payment of fees in excess of \$1200 more than six months in advance of services rendered.

Item 6 Performance-Based Fees and Side-By-Side Management

Buckingham Financial Group, Inc. does not charge performance-based fees.

Item 7 Types of Clients

Buckingham Financial Group, Inc. provides advisory services to the following types of clients:

- Individuals (other than high net worth individuals)
- High net worth individuals
- Corporations or other businesses

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

Buckingham Financial Group measures your goals, risk tolerance and time horizon through an interview process in an effort to determine advice and recommendations to best fit your profile. Investment strategies may be based upon a number of concepts and determined by the type of investor.

After Buckingham Financial Group evaluates your financial needs, we will design investment and risk-management strategies to help you achieve your long-term financial goals.

Investment recommendations, though they may be general in nature, may include long-term and short-term purchases depending upon your individual needs. Buckingham Financial Group's analysis of securities and may be based upon information obtained from financial newspapers and magazines, research materials prepared by others, corporate rating services, and annual reports, prospectuses and filings made with the Securities and Exchange Commission. Recommendations for or purchases of investments will be based on publicly available reports and analysis. In the case of mutual funds, recommendations will be based on reports and analysis of performance and managers, and certain models for asset allocation.

Other sources of information include tax, estate and financial planning publications and services; Department of Labor statistics; statistics published by the Federal Reserve Board; the internet and perhaps various software.

Casualty insurance (i.e. homeowners, auto, liability, etc.) is an important coverage but not an area undertaken by Buckingham Financial Group, therefore this coverage would require review by a qualified casualty firm of your choice.

Item 9 Disciplinary Information

We are required to disclose any legal or disciplinary events that are material to a client's or prospective client's evaluation of our advisory business or the integrity of our management.

Our firm and our management personnel have no reportable disciplinary events to disclose.

Item 10 Other Financial Industry Activities and Affiliations

Our Advisory Representatives concentrate the majority of their efforts (approximately 90% of their time) toward sales of investments and investment advisory services.

Advisory Representatives of Buckingham Financial Group may be licensed to provide insurance services to Clients. Insurance products are provided to Clients for personal, estate and business need to minimize Clients' exposure to identified risks. You are under no obligation to purchase insurance products recommended by Buckingham Financial Group. Clients of Buckingham Financial Group who purchase such products cause commissions to be generated, and such commissions are paid to the Advisory Representatives. For those Advisory Representatives who are insurance licensed, this activity accounts for approximately 10% of their time.

Certain Advisory Representatives of Buckingham Financial Group are affiliated with

Buckingham Business Advisors (“BBA”). Jay A. Buckingham, CEO and Managing Principal of Buckingham Financial Group, is a consultant for BBA. Buckingham Financial Group typically recommends BBA to advisory clients in need of accounting services. Accounting services provided by BBA are separate and distinct from our advisory services and are provided for separate and typical compensation. There are no referral fee arrangements between our firms for these recommendations. No Buckingham Financial Group client is obligated to use BBA for any accounting services and conversely, no accounting client is obligated to use the advisory services provided by us. BBA’s accounting services do not include the authority to sign checks or otherwise disburse funds on any of our advisory client’s behalf. The amount of time our Advisory Representatives who are affiliated with BBA spend on this activity varies dramatically throughout the year; it is likely that these individuals will spend the majority of their time on this activity in the months leading up to April 15.

Buckingham Financial Group, Inc. is under common ownership with Buckingham Capital Management, Inc. a Registered Investment Advisor. The advisory services delivered by Buckingham Capital Management, Inc. are distinct from those provided by our firm and are provided for separate compensation. Buckingham Capital Management, Inc.’s advisory services may be recommended to our clients for whom it is appropriate. There are no referral fee arrangements between our firm and Buckingham Financial Group, Inc. However, a conflict of interest is created by this arrangement in that, should a Buckingham Financial Group client use the investment advisory services of Buckingham Capital Management, Inc., Buckingham Financial Group’s parent company and those individuals who are Advisory Representatives of both Buckingham Financial Group, Inc. and Buckingham Capital Management will receive additional compensation. No Buckingham Financial Group, Inc. client is obligated to use Buckingham Capital Management, Inc. or its services. Clients interested in Buckingham Capital Management’s advisory services should refer to Buckingham Capital Management’s Disclosure Brochure for details regarding that firm’s services and fees.

You should be aware that the receipt of additional compensation by Buckingham Financial Group, Inc. and its management persons or employees creates a conflict of interest that may impair the objectivity of our firm and these individuals when making advisory recommendations. Buckingham Financial Group, Inc. endeavors at all times to put the interest of its clients first as part of our fiduciary duty as a registered investment adviser; we take the following steps to address this conflict:

- we disclose to clients the existence of all material conflicts of interest, including the potential for our firm and our employees to earn compensation from advisory clients in addition to our firm’s advisory fees;
- we disclose to clients that they are not obligated to purchase recommended investment products from our employees or affiliated companies;
- we collect, maintain and document accurate, complete and relevant client background information, including the client’s financial goals, objectives and risk tolerance;
- our firm’s management conducts regular reviews of each client account to verify that all recommendations made to a client are suitable to the client’s needs and circumstances;
- we require that our employees seek prior approval of any outside employment activity so that we may ensure that any conflicts of interests in such activities are properly addressed;
- we periodically monitor these outside employment activities to verify that any conflicts of interest continue to be properly addressed by our firm; and

- we educate our employees regarding the responsibilities of a fiduciary, including the need for having a reasonable and independent basis for the investment advice provided to clients.

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

We have adopted a Code of Ethics which sets forth high ethical standards of business conduct that we require of our employees, including compliance with applicable federal securities laws.

Buckingham Financial Group, Inc. and our personnel owe a duty of loyalty, fairness and good faith towards our clients, and have an obligation to adhere not only to the specific provisions of the Code of Ethics but to the general principles that guide the Code.

Our Code of Ethics includes policies and procedures for the review of quarterly securities transactions reports as well as initial and annual securities holdings reports that must be submitted by the firm's access persons. Among other things, our Code of Ethics also requires the prior approval of any acquisition of securities. Our code also provides for oversight, enforcement and recordkeeping provisions.

Buckingham Financial Group, Inc.'s Code of Ethics further includes the firm's policy prohibiting the use of material non-public information. While we do not believe that we have any particular access to non-public information, all employees are reminded that such information may not be used in a personal or professional capacity.

A copy of our Code of Ethics is available to our advisory clients and prospective clients. You may request a copy by email sent to service@mybuckingham.com, or by calling us at 937-435-2742.

Buckingham Financial Group, Inc. and individuals associated with our firm are prohibited from engaging in principal transactions.

Buckingham Financial Group, Inc. and individuals associated with our firm are prohibited from engaging in agency cross transactions.

Our Code of Ethics is designed to assure that the personal securities transactions, activities and interests of our employees will not interfere with (i) making decisions in the best interest of advisory clients and (ii) implementing such decisions while, at the same time, allowing employees to invest for their own accounts.

Our firm and/or individuals associated with our firm may buy or sell for their personal accounts securities identical to or different from those recommended to our clients. In addition, any related person(s) may have an interest or position in a certain security(ies) which may also be recommended to a client.

It is the expressed policy of our firm that no person employed by us may purchase or sell any security prior to a transaction(s) being implemented for an advisory account, thereby preventing such employee(s) from benefiting from transactions placed on behalf of advisory accounts.

As disclosed in the preceding section of this Brochure (Item 10), related persons of our firm may be investment adviser representatives of another registered investment adviser, and/or licensed as an insurance agent/broker of various insurance companies. Please refer to Item 10 for a detailed explanation of these relationships and important conflict of interest

disclosures.

Item 12 Brokerage Practices

The Advisory Representatives may be licensed Insurance Representatives. If Client transactions are executed through an insurance company with whom Representatives are licensed, Buckingham Financial Group Advisory Representatives may receive normal commissions.

Clients that want to implement recommendations received through financial planning may select a broker/dealer or insurance company of their choice.

We do not have any soft-dollar arrangements and do not receive any soft-dollar benefits.

Item 13 Review of Accounts

REVIEWS: Depending upon the nature of our Agreement for services, Buckingham Financial Group may assist you on a periodic basis to re-evaluate, review and update your situation and mark the progress (or lack thereof) being made toward your financial goals. This additional service would be clearly outlined in our Agreement.

When Buckingham Financial Group agrees to provide these ongoing services, you are obligated to immediately notify us when there are changes in your financial condition since this may likely have an effect on your Financial Plan and our advice and recommendations. When engaged in the delivery of services more ongoing in nature, we believe that communication is essential in order to help ensure that services continue to be appropriate based upon information provided by you.

Financial Planning Services, communication that is advisory in nature, and reviews are provided by the Advisory Representatives of Buckingham Financial Group, under the direction of Jay A. Buckingham, CEO and Managing Principal.

REPORTS: If engaged to provide reviews, Buckingham Financial Group may provide reports detailing financial planning recommendations based upon certain components of a financial plan, depending up on the nature of services contracted.

Financial Planning reports or plans may include:

- Assessment of objectives and concerns
- Statement of assets and liabilities
- Current tax and cash flow analysis
- Investment recommendations
- Tax planning recommendations

Item 14 Client Referrals and Other Compensation

It is Buckingham Financial Group, Inc.'s policy not to engage solicitors or to pay related or non-related persons for referring potential clients to our firm.

OTHER COMPENSATION

In their separate capacities as insurance agents or brokers, our Advisory Representatives are

eligible to receive incentive awards (including prizes such as trips or bonuses) for recommending certain types of insurance policies or other investment products that we recommend.

Because we hold client servicing in such high regard, we may award employees cash or non-cash compensation in addition to the employee's regular salary. This compensation is measured by many variables, including when servicing results in the generation of additional revenue to the firm.

While we endeavor at all times to put the interest of our clients first as part of our fiduciary duty, the possibility of receiving incentive awards creates a conflict of interest and may affect the judgment of these individuals when making recommendations.

Item 15 Custody

Our firm does not have actual or constructive custody of client accounts.

Item 16 Investment Discretion

Buckingham Financial Group does not maintain discretionary authority over Clients' accounts. Our sister company, Buckingham Capital Management, Inc. offers discretionary asset management services. The Financial Planning Services provided consist of advice and recommendations only. Clients may execute any advice through the broker/dealer or insurance firm of their choice.

Item 17 Voting Client Securities

As a matter of firm policy and practice, Buckingham Financial Group does not have any authority to and does not vote proxies on behalf of advisory clients. Clients retain the responsibility for receiving and voting proxies for any and all securities maintained in client portfolios. Buckingham Financial Group may provide advice to clients regarding the clients' voting of proxies.

Item 18 Financial Information

Buckingham Financial Group, Inc. has no financial circumstances to report.

Under no circumstances do we require or solicit payment of fees in excess of \$1200 per client more than six months in advance of services rendered. Therefore, we are not required to include a financial statement.

Buckingham Financial Group, Inc. has not been the subject of a bankruptcy petition at any time during the past ten years.