

Princeton Portfolio Strategies Group LLC is registered with the Securities and Exchange Commission as an investment adviser. Investment advisory and brokerage services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS, which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

Our investment advisory service for retail investors includes portfolio management and related wealth management services such as financial planning and consultations on retirement planning, wealth transfer, estate planning, education funding, and charitable gifting. Our portfolio management strategies invest primarily in publicly traded individual equity and fixed income securities, and in exchange-traded funds. We do not offer proprietary products.

We will monitor your investments as part of our standard service. Your adviser reviews your investments on an ongoing basis, and the firm's principals conduct at a minimum, an annual review of your account's asset allocation and performance relative to your investment objectives and guidelines.

The advisory agreement you sign with our firm authorizes us to manage your account on a discretionary basis. This means we're allowed to buy and sell investments in your account without asking for your permission. We will retain this discretion until that agreement is terminated by you or our firm.

In some circumstances you may limit our discretionary authority by providing our firm with your restrictions and guidelines. On a very limited basis, we also offer non-discretionary investment management services whereby we will provide advice, but you will ultimately decide which investments to buy and sell for your account.

Our minimum account size is \$1 million, but we may lower or raise that at our discretion depending on the circumstances.

Additional information about our advisory services is in Items 4 and 7 of our Form ADV Part 2A Brochure, which is available online at <https://adviserinfo.sec.gov/firm/brochure/158570>.

Conversation Starters – Questions to Ask Us:

- 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?

You will pay an ongoing fee for our investment advisory service that is a percentage of the value of the assets held in your account. This is the only fee we charge for investment advisory services. Our maximum annual rate is 1.25% for accounts of \$1 million and below. The maximum rate is lower for larger accounts. Your actual fee rate may be different from our published schedule, depending on the size of your account, the types of securities held, and other factors.

We calculate and collect your fee at the beginning of each calendar quarter, applying one fourth of the annual fee rate to the value of your account at the end of the prior quarter.

The more assets you have in your investment advisory account, the more you will pay in fees. We therefore have an incentive to increase the assets in your account in order to increase our fees.

You may incur additional costs outside of the fee we charge you. Such costs may be imposed by custodians, brokers and other third parties and may include brokerage commissions, transaction costs, and account maintenance fees. If we invest your account in a mutual fund or exchange traded fund, you will bear a share of the fund's expenses. We do not earn any revenue from these fees.

Additional information about your fees and costs is in Item 5 of our Form ADV Part 2A Brochure, which is available online at <https://adviserinfo.sec.gov/firm/brochure/158570>.

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 investment over time. Please make sure you understand what fees and costs you are paying.

Conversation Starters - Questions to Ask Us:

- 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 can affect the investment advice we provide you. Here is an example to help you understand what this means:

- We receive technology, research and business support benefits from our clients' custodial relationships with Charles Schwab. We thus have an incentive to recommend you choose Schwab over other custodians.

Additional information about our conflicts of interest is in Items 5, 11 and 12 of our Form ADV Part 2A Brochure, which is available online at <https://adviserinfo.sec.gov/firm/brochure/158570>.

Conversation Starters – Questions to Ask Us:

- 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 fixed base pay and variable incentive pay. Base pay reflects a professional's expertise and the scope of his or her role. We do not calculate base pay as a percentage of assets managed or revenues generated, but do recognize differences in work load. Incentive pay considerations emphasize client retention, investment performance and new client growth. Compensation tied to new clients or account growth could motivate your advisor to encourage you to increase the assets in your account.

No cash or non-cash compensation is paid, directly or indirectly, in connection with investments made for you, or as a result of any relationships with a third party.

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

No. We encourage you to visit www.investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starters – Questions to Ask Us:

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

You can request a copy of this Relationship Summary, our Form ADV Part 2A Brochure, and further information about our investment advisory services by calling 609-436-5680, sending an email to info@princetonpsg.com, or visiting the SEC's website at www.adviserinfo.sec.gov and searching for CRD #158570.

Conversation Starters – Questions to Ask Us:

- Who is my primary contact person?
- Is he or she a representative of an investment adviser or broker-dealer?
- Who can I talk to if I have concerns about how this person is treating me?