

# Client Relationship Summary

Date: 03/02/2022

## ITEM 1: INTRODUCTION

AEGIS FINANCIAL is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. This document gives you a summary of the types of services and fees we offer. As a retail investor, it is important for you to understand the differences between brokerage and investment advisory services. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for free and simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

## ITEM 2: RELATIONSHIPS AND SERVICES

### WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Our firm provides investment advice through individualized consultations about retirement planning, tax planning, goal-based planning, investment planning, consulting and estate planning for a fee. As a part of our financial planning services, we offer both discretionary advisory services (where our firm makes the decision regarding the purchase or sale of investments) and non-discretionary advisory services (where the retail investor makes the ultimate decision). We seek to understand your objectives through discussion with you about your financial situation, your unique needs and preferences, prior investment experience, risk tolerance, and any other important information about you.

Periodically, we will review your investment strategy to ensure your investment portfolio remains appropriately diversified and aligned with your risk tolerance and objectives. Therefore, it is important for you to notify us of any changes to your financial situation or personal circumstances as our relationship continues.

A fee-based advisory account may be appropriate if you value ongoing advice and monitoring of your investments. You should also consider the size of your portfolio, volume, and frequency of trades, investment time horizon, and the projected advisory services.

### ADDITIONAL INFORMATION

We offer a wide range of advisory services to individual investors, high-net-worth individuals, and charitable organizations. We do not limit the types of investments that we recommend, and our firm does not have a minimum account size.

Consulting services oriented towards existing investment portfolios, employer retirement plans, insurance, annuities, and other investments are offered on a non-discretionary basis. Consulting services are intentionally broad in scope and will vary in complexity while being tailored to address the material issues surrounding each client's financial goals.

Please also see our Form ADV Part 2A ("[Brochure](#)"), specifically Items 4 & 7 for more information.

#### *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?*

## ITEM 3: FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT

### WHAT FEES WILL I PAY?

We are paid a percentage of assets we manage for you. If your account value goes up, we make more. If your account value goes down, we make less. The advisory fee compensates us for providing ongoing review and recommendations with your accounts and varies depending on the services you receive. The fees are paid in advance and withdrawn directly from your accounts with prior written authorization on a quarterly basis. Additional deposits and withdrawals over \$100,000 will be prorated and the adjustments will be made in the following quarter since fees are paid in advance. You pay our fees even if you do not have any transactions and the advisory fee paid to us does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our [Brochure](#).

Our fixed fee arrangements for financial planning services are based on the amount of work we expect to perform for you, so material changes in the amount of work will affect the fee we quote to you. Payment of financial planning fees are paid via check. In some cases, fees may be paid by fee deduction if agreed to by the client and the client has a portfolio management account as well. Financial planning fees can be paid both in advance or in arrears, depending on the specific services provided.

Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees that reduce the value of your investment over time. You typically do not pay transaction fees when we buy and sell an investment in your account, although there may be instances where transaction fees are assessed. 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. Please also see our [Brochure](#) for additional details.

WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISOR? 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 are some examples to help you understand what this means.

Our financial professionals may receive commissions from certain investment vehicles that are not offered on a fee basis such as fixed annuities, life, or long-term care insurance. Moreover, we may receive compensation to be used for client events from third parties. We manage this potential conflict of interest by having a well-defined investment selection process. Please also see Item 10 of our [Brochure](#) for additional details.

As a fiduciary we put our client's interest first. We demonstrate this by recommending products and services only if they are in your best interest. We will disclose verbally or in written communication any potential conflict of interest in making recommendations. We will take reasonable care to identify, mitigate or eliminate all conflicts to your benefit.

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Primarily, we benefit from the advisory fees we receive from you. We also may receive payment for our standalone consulting services on a flat fee or hourly basis.

#### **Conversation Starters**

- *How might your conflicts of interest affect me, and how will you address them?*
- *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?*

#### **ITEM 4: DISCIPLINARY HISTORY**

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. We do not have legal and disciplinary events. Visit <https://www.investor.gov/CRS> for a free, simple search tool to research us and our financial professionals.

#### **Conversation Starters**

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

#### **ITEM 5: ADDITIONAL INFORMATION**

For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/305030> and any individual brochure supplement your representative provides. If you have any questions, need additional up-to-date information, or want another copy of this Client Relationship Summary, please contact us at (920) 233-4650.

#### **Conversation Starters**

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