

# Form CRS

## Client Relationship Summary

Form ADV Part 3

June 15, 2020



### **Item 1**

Conrad Siegel Investment Advisors, Inc.

A fee-for-service investment adviser registered with the U.S. Securities and Exchange Commission (SEC).

For more information, visit [adviserinfo.sec.gov](http://adviserinfo.sec.gov).

Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### **Item 2**

#### ***What investment services and advice can you provide me?***

We offer investment advisory services and financial planning services to retail investors. We are held to a fiduciary standard that covers our entire investment advisory relationship with you. For example, we are required to monitor your portfolio, investment strategy, and investments on an ongoing basis. We tailor our advisory services to the individual needs of each client. We primarily recommend the investment of your assets among non-proprietary mutual funds and exchange traded funds (ETFs). You can choose an account that allows us to buy and sell investments in your account without asking you in advance (a "discretionary account") or we may give you advice and you decide what investments to buy and sell (a "non-discretionary account").

Ask your financial professional:

- *Are you held to a fiduciary standard that covers my entire investment advisory relationship with you?*
- *How often will you monitor my account's performance and offer investment advice?*
- *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**

#### ***What fees will I pay?***

The amount paid to our firm does not vary based on the type of investments we select on your behalf. Our annual fee for investment advisory services varies and ranges up to 90 basis points (0.90%) of the amount of assets in your account. Accounts are subject to a minimum fixed annual fee. The fee you pay to our firm will depend, for example, on the services you receive and the amount of assets in your account. You may elect to have our fee deducted from your account or you may elect to pay our fee directly. If you elect to have our fee deducted from your account, it will reduce the long term returns of your account and the value of your account. Our fee is exclusive of, and in addition to brokerage commissions, transaction fees, and other related costs and

expenses which are charged to you by the broker-dealer or bank that will hold your assets. We do not, however, receive any portion of these commissions, fees, and costs. We will charge a fixed fee or hourly fee for financial planning services.

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.

Ask your financial professional:

- *Help me understand how these fees and costs might affect my investments. If I give you \$100,000 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 are some examples to help you understand what that mean:

- The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. You pay our fee even if you do not buy or sell.
- We have entered into solicitation arrangements with third-parties for the referral of potential clients to us. We compensate the third-party if their referral becomes a client of our firm. We will bear the full cost of any fees payable to such third-party and will fully disclose to you our relationship with the third-party.

***How do your financial professionals make money?***

The compensation of our financial consultants consists of their base pay plus a bonus. The bonus received by each financial consultant is based on the revenue the firm receives from the financial consultant's advisory services and financial planning services.

**Item 4**

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

No. For a free and simple search tool to research Conrad Siegel Investment Advisors, Inc. and its financial professionals, please visit [Investor.gov/CRS](http://Investor.gov/CRS).

Ask your financial professional:

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

**Item 5**

Additional information about our investment advisory services and a copy of Form CRS can be obtained by contacting us at 717.652.5633 or by visiting us at [www.ConradSiegel.com/csia-disclosure](http://www.ConradSiegel.com/csia-disclosure). You may also obtain additional information on our firm and our financial professionals at [Investor.gov](http://Investor.gov).

Ask your financial professional:

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