

Alan Zimmermann
Form CRS Customer Relationship Summary, December 31, 2024

Introduction	Alan Zimmermann is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory 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 Investor.gov/CRS, which also provides educational materials about broker dealers, investment adviser, and investing.
What investment services and advice can you provide me?	I manage investment assets for clients, primarily using mutual funds on a full discretionary basis, and monitor accounts on a regular basis. I do not offer financial planning. Generally, I replicate a standard model-based portfolio, using the same or similar mutual funds, for all clients. Asset allocations (the percentage of assets in equities, fixed income and other asset classes) are adjusted to reflect individual client requirements. Client assets are custodied at Charles Schwab & Co., Inc. ("Schwab"). For additional information, please see Form ADV, Part 2A brochure. Conversation Starters. Ask me— • Given my financial situation, should I choose an investment advisory service? • How will you choose investments to recommend to me? Will I be involved in the decisions? • What is your relevant experience, including your licenses, education and other qualifications?
What fees will I pay?	All clients are charged a fee based on the size of the account. I do not receive any payments from any other source. Clients may pay fees to mutual funds and exchange traded funds for internal management and other fees and Schwab may charge fees on certain transactions, but I do not receive any payments from mutual funds, exchange traded funds or from Schwab. Fees are charged based on the assets being managed and are subject to negotiation for larger accounts. Fees are generally charged at the rate of ½ of 1% on the first \$250,000 under management and ¼% on amounts in excess of \$250,000 with a minimum annual fee of \$1,000. Fees are payable quarterly in arrears. Fees are generally deducted from client accounts. 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 Form ADV, Part 2A brochure Conversation Starter. Ask me— Help me understand how these fees and costs might affect my investments. If I give you \$1,000,000 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 I act as your investment adviser, I have to act in your best interest and not put my interest ahead of yours. I only earn money for my clients from the fees that they pay me. The more assets there are in an investor's account, the more you will pay in fees, and I may therefore have an incentive to encourage the you to increase the assets in your account. Conversation Starter. Ask me— How might your conflicts of interest affect me, and how will you address them?
How financial professionals make money?	I make money solely from the fees you pay me based on the size of your account.
Do you have legal or disciplinary history?	I do not have any legal or disciplinary history. I am the only person involved with managing your account. If you have any concerns, you can check with www.investor.gov/CRS Conversation Starter. Ask your financial professional— As a financial professional, do you have any disciplinary history?
Additional Information	For additional information about my services, or a copy of this disclosure, please call me at 917-355-9432 or send me an email at alanzi@yahoo.com. I am the only person involved with managing your account