

## Introduction

Prime Buchholz LLC (“Prime Buchholz”) is registered with the Securities and Exchange Commission 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](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

We are an investment advisory firm that offers services to retail investors for an ongoing **asset-based fee** charged at the end of each quarter based on the value of the investments in your account. We will discuss your investment goals, needs, circumstances, and risk tolerances. Based on our discussions, we will recommend a strategy intended to achieve your goals. We will offer you advice and monitor your account on a regular basis and will meet with you either in-person or on the phone each quarter to discuss our recommendations and your investment results.

You can hire us to buy and sell investments in your account without asking you in advance (**discretionary**) or we may give you advice about what to buy and sell and you make the final decision (**non-discretionary**). Your advisory agreement with us will specify the authority you give us over your account. We will provide you advice or invest your assets in products managed by other investment advisers, such as mutual funds, private funds, or separately managed accounts. **More detailed information** about our services is provided in Item 4 of our [Form ADV Part 2A Brochure](#).

*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?

Our fees are described in your written advisory agreement with us. You will be invoiced in advance at the beginning of each quarter based upon the value of your account (**asset-based fee**) at the end of the previous quarter. If your account is below an agreed-upon value, you may pay us a minimum fee, which may be higher than the asset-based fee. There also may be some instances when clients pay us a flat fee each quarter. Our fees vary from 0.06% to 0.80% of assets, based upon the services you have selected. Your fee will fluctuate based on the amount of assets in your account.

Your fee will not vary based on the types of investments we recommend or choose for you. Our fees are separate and distinct from the fees charged by the investments in your account, such as mutual funds that will impose additional fees that will reduce the value of your investment over time. These fees will include a management fee, other expenses, and a possible distribution fee (mutual funds and exchange-traded funds (“ETFs”). You will also pay a fee to the broker-dealer or bank that holds your assets (called “**custody**”).

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 those clients paying asset-based fees, as your account increases you will pay us more in fees. This creates an incentive for us to increase the assets in your account. **More detailed information** about our fees is provided in Item 5 of our [Form ADV Part 2A Brochure](#).

*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 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.

We are not a broker-dealer, but we may suggest certain institutional broker-dealers for your use. We do not receive any fees, commissions, or other benefits when we suggest brokers to you. Some broker-dealers, such as Schwab Institutional division of Charles Schwab & Co, Inc. ("Schwab"), may make available, arrange, and/or pay third-party vendors for the types of services rendered to us; provide us software that allows us to trade online; or access client account statements and confirmations. **More detailed information** about our conflicts of interest is provided in Item 11 of our [Form ADV Part 2A Brochure](#).

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

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

Our financial professionals receive a salary plus a bonus that is at the discretion of management and based upon the contributions of the professional and the overall success of the firm. Some of our financial professionals also receive a portion of the revenue generated on their client accounts. Financial professionals that are owners are entitled to distributions of firm profits. They do not receive compensation from any person or entity (other than Prime Buchholz) for providing investment advice to you.

Your fees paid to our firm are our only source of revenue, and we do not receive any fees, commissions or other forms of compensation from investment advisers, broker-dealers, custody banks or any other service providers to your account.

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

No, neither our firm nor our financial professionals have any legal or disciplinary history. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

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

### **Additional Information**

You can find additional information about our investment advisory services and request up-to-date information or a copy of our Form CRS by visiting our [website](#) or calling us (603) 433-1143.

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