

BRYSPEN, INCORPORATED

Form CRS Customer Relationship Summary

Registered with the Securities and Exchange Commission (SEC) as an Investment Adviser

Organization SEC # 801-57755

Organization CRD # 109004

The services provided and fees charged by **Investment Advisory** versus **Broker-Dealer** firms can notably differ. In order to help ensure your better interests are faithfully being pursued, it's important to understand the basic defining characteristics of each. Free and simple tools are available to research firms and their financial professionals at www.investor.gov/CRS, which also provides educational materials about **Registered Investment Advisers**, **Broker-Dealers** and investing.

What Investment Services & Advice Can You Provide Me?

Bryspen, Incorporated (Bryspen) is a **Registered Investment Adviser** with the **SEC**. We principally aid families, individuals and small company retirement plans by providing investment management in combination with varied financial planning services.

We thoughtfully endeavor to accurately pinpoint the goals and objectives of all we serve while simultaneously attempting to identify tolerances for account value volatility ordinarily concerning to most during down financial markets periods, including their overall financial circumstances in order to develop appropriate strategies to then propose actionable investment allocations designed to pursue and strive to solve for each clients unique circumstances and desires.

We do not manage assets on a discretionary basis as investments and allocations of the same will not be executed without us first seeking and receiving client approval to do so. Portfolios holdings typically include “Mutual Funds” consisting of diversified stocks or bonds and “Exchange Traded Funds” (ETFs) comprised of the same or Mutual Funds and ETFs exposed to both. Additionally, yet to a lesser extent, our clients own and we from time to time suggest investing in individually issued “Stocks” and “Bonds.” We do not create or offer any proprietary investment products. We will review your cumulative portfolio holdings at least quarterly, however the frequency can be affected by developments in the broader economy, market conditions and your needs. More detailed information regarding our services can be found in our SEC Form ADV, **Part 2A Brochure** (www.adviserinfo.sec.gov) “Description of Advisory Business,” “Types of Clients” and “Review of Accounts” sections.

ASK YOUR FINANCIAL PROFESSIONAL

“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 non-discretionary investment advisory services outlined above are provided on a “Fee-Only” basis, meaning in order to help ensure our compensation is objectively based and unbiased to the greatest degree possible, we align with our clients in a manner that when they do well, our compensation would generally rise. Without exception, we do not accept or receive sales related commissions or any other transaction driven based payments.

Our standard asset-based investment management fee schedule is as follows:

<u>ACCOUNT VALUE</u>	<u>QUARTERLY FEE</u>	<u>ANNUAL FEE TOTAL</u>
\$0.00 to \$250,000.00	0.2500%	1.00%
\$250,000.01 to \$500,000.00	0.2375%	0.95%
\$500,000.01 to \$1,000,000.00	0.2250%	0.90%
\$1,000,000.01 to \$2,000,000.00	0.1875%	0.75%
\$2,000,000.01 to 3,000,000.00	0.1625%	0.65%
Over \$3,000,000.01 +	0.1250%	0.50%

Management fees are calculated and paid in arrears each calendar quarter based on the value of the assets held within client account(s) on the last business day of the most recent calendar quarter end. Partial quarter initial account management periods are prorated per the assets value total held for the actual number of days a client’s monies we’re under our management responsibility. These negotiable fees are typically debited directly from one’s account(s) and are subject to change upon not less than 30 days written notice

When investing any client monies in Mutual Funds, Exchange Traded Funds (ETFs) and other Registered Investment Companies (collectively, Funds) it is important to understand they charge their own management fees, operating costs and expenses (such as internal specifically to them administrative, custodial, legal and trading costs and expenses) and may also charge redemption fees or 12b-1 fees usually relating to their own marketing related costs, of which all are in addition to our fees (none of which are paid to us). These fees and expenses are described in a Fund's prospectus. Our management fees also do not cover transfer taxes, wire transfer and electronic fund delivery fees, other taxes on brokerage accounts and securities transactions or compensation spreads that are built into the price of related fixed income securities (bonds). Bryspen clients who allow Charles Schwab & Co., Inc. (Schwab) to act in the role of custodian for their assets (based on their financial services industry leadership, ethical reputation and cost structures to hold and safekeep client investments and monies) are not charged by Schwab, however minor fees relating to some mutual funds transactions can apply. You will pay fees and costs whether you earn or lose money on your investments (which will reduce the amount of money you earn on your investments over time). More detailed information regarding fees and costs is provided in our SEC Form ADV, [Part 2A Brochure](#) (www.adviserinfo.sec.gov)

ASK YOUR FINANCIAL PROFESSIONAL

“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 Earn Money And What Conflicts Of Interest Do You Have?

As a Registered Investment Adviser, we are legally charged as a Fiduciary to act in the best interests of those we serve and never put our interests ahead of theirs. At the same time, the way we earn compensation can create some conflicts with your interests. Clients should understand and ask us about these conflicts because they could potentially affect the advice we provide (even though we diligently work to eliminate any material conflicts). For example, because we charge an asset-based management fee, the total a client pays us will increase with the size of their account (even though higher asset tiers are charged lower fees). This can create an incentive for us to recommend a client increase the assets within their account(s). For additional information, please see our SEC Form ADV, [Part 2A Brochure](#) (www.adviserinfo.sec.gov)

ASK YOUR FINANCIAL PROFESSIONAL

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

How Do Your Financial Professionals Earn Money?

Our financial professionals are compensated via a combination of salary and periodic bonuses. We also make contributions to Qualified Retirement Plans on their behalf. Our financial professionals never earn sales commissions or other transaction-based compensation nor are they compensated based on client account performance or activity levels.

We do not accept fees from proprietary investments, participate in revenue sharing arrangements or receive compensation from third-parties for recommending certain investments. We do not buy investments from you or sell investments to you. For additional information, please see our SEC Form ADV, [Part 2A Brochure](#) (www.adviserinfo.sec.gov).

Do You Or Your Financial Professionals Have Legal Or Disciplinary Histories?

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

ASK YOUR FINANCIAL PROFESSIONAL

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

Additional Information

For additional information about our services please contact us by telephone at 888.347.4170 or via e-mail to John S. Bryan, CIMA (jbryan@bryspen.com). An up-to-date version of this form can always be found online at www.advisorinfo.sec.gov.

ASK YOUR FINANCIAL PROFESSIONAL

“Who is my primary contact person?”

“Is he or she a representative of a Registered Investment Adviser or a Broker-Dealer?”

“Who can I talk to if I have concerns about how this person is treating me?”