



Form CRS - Client Relationship Summary
January 18, 2024

Item 1. Introduction

Access Investment Advisors, Inc. is Registered Investment Advisor with the Securities and Exchange Commission. We believe it is important for you to understand the differences between brokerage services and investment advisory services in order to determine which is more appropriate for you.

Free and simple tools are available online to research firms and financial professionals at: www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisors, and investing.

Each section of this Summary is followed by some questions you may want to ask us (in italics) in addition to any that you may have on your own.

Item 2. Relationships and Services

What investment services and advice can you provide me?

Our principal advisory services include financial planning and investment management services. We build investment portfolios after developing a financial plan that considers your current financial situation, existing resources, goals, risk tolerance and risk capacity among other factors. As an ongoing financial planning and asset management client, our standard services include updating your financial plan and monitoring your investment portfolio. We generally exercise discretionary investment authority, meaning that we can buy and sell investments in your account without asking you in advance. Any limitations to our authority will be described in the signed advisory agreement. We do not offer any proprietary products. We do not have any minimum account requirements or minimum investment amounts to open or maintain a relationship with us. For a more complete description of our services see Items 4B and 7 of our disclosure brochure: <https://adviserinfo.sec.gov/firm/summary/109006>

- *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?

Project-based financial planning fees are billed on an hourly basis at the following rates: Advisor-\$250, Technical-\$150, Clerical-\$50. Typical financial planning fees range from \$1,500 - \$3,000 for an initial plan.

Ongoing asset-based management fees are billed at the rate of 1% annually for the first \$2,000,000, .75% for the next \$1,000,000 and .5% for any amounts over \$3,000,000. Fees for asset management are billed on a quarterly basis in advance of each quarter.

Because we are compensated based on the assets that we manage, we have an incentive to encourage you to increase the assets in accounts that we manage.

In addition to our fees, you may pay additional costs. For example, brokerage firms may charge transaction fees for purchases or sales of mutual funds, exchange-traded funds, stock or bond investments among others.

Investments selected by us may also contain internal expenses associated with them. Mutual funds generally charge management fees for the services provided by them as investment managers.

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 a more detailed explanation of fees and costs see Item 5 of our disclosure brochure: <https://adviserinfo.sec.gov/firm/summary/109006>

- *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 make money and what conflicts of interest do you have?***

When we act as your investment adviser, we are obligated 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:

As a fee only adviser a conflict of interest may exist any time we recommend that you keep assets under our management rather than remove them from our management. Examples could include recommending that assets be moved from your company 401(k) to an IRA managed by us, recommending debt financing for an asset purchase rather than using money from an account managed by us, or recommending that you reposition assets from any accounts where there is no management fee to an account managed by us.

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

How do your financial professionals make money?

Our financial professionals are salaried employees. They receive no other compensation including non-cash compensation. They do not earn income based on products sold or commissions paid by you. They may receive bonuses based on our firm's revenue and profitability.

Item 4. Disciplinary History

Do you or your professionals have legal or disciplinary history?

No. You may go to: www.Investor.gov/CRS, for free and simple search tool to research you and your financial professionals.

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

Item 5. Additional Information

This Form CRS provides information about the Access Investment Advisors, Inc., brochure. If you would like additional information, or a copy of this relationship summary, please contact Margaret M. Stokes at (920) 683-9901 or email, mstokes@accessinvestmentadvisors.com.

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