

**Burgess Chambers & Associates Inc.**  
**April 15, 2025**

**FORM CRS**

Burgess Chambers & Associates Inc is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

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

We offer the following investment advisory services to retail investors: **Portfolio Management Services; Advisory Services to Retirement Plans (i.e., Pension Consulting); Selection of Other Advisers; Asset Allocation Services; and Advisory Consulting Services.** Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 5, 6, 7, and 8 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/110164>.

**Account Monitoring:** If you open an investment account with our firm, as part of our standard service we will monitor your investments on a periodic basis.

**Investment Authority:** As part of our investment consulting services, we may recommend that you use the services of Portfolio Manager(s) to manage your investment portfolio. In certain instances, we will have discretion to select, retain or replace third-party managers to manage your accounts. You may be required to sign an agreement directly with the recommended Portfolio Manager(s). As an alternative to recommending you to Third Party Portfolio Managers, we offer **discretionary** portfolio management services whereby **we will decide** which investments to buy or sell for your account. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing.

**Investment Offerings:** We offer advice on various types of investments or products including: equity securities, corporate debt securities, commercial paper, certificates of deposit, municipal securities, mutual fund shares, United States government securities, money market funds, REITs, ETFs, private real estate, interests in partnerships investing in real estate and oil and gas interests, private credit, private equity, and convertibles.

**Account Minimums and Requirements:** In general, we do not require a minimum dollar amount to open and maintain an advisory account; however, we have the right to terminate your account if it falls below a minimum size which, in our sole opinion, is too small to manage effectively.

**Key Questions to 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?**

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Form ADV Part 2A, Items 5 and 6 by clicking this link <https://adviserinfo.sec.gov/firm/brochure/110164>.

- **Asset Based Fees** - Payable quarterly in arrears. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value which creates a conflict of interest;
- **Fixed Fees** - Payable in arrears;
- **Other Advisory Fees** - In addition to our fees, clients may also incur Advisory fees charged by third party money managers, which are separate and apart from our fees.
- **Additional Fees and Expenses** - Additional fees and/or expenses clients may pay include: Custodian fees; Account maintenance fees; Fees related to mutual funds and exchange-traded funds; Transaction charges when

purchasing or selling securities; and other product-level fees associated with your investments.

***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.***

***Key Questions to 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 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.

- Because our revenue is derived from asset-based fees, we have an incentive to grow your account as much as possible.

Refer to our Form ADV Part 2A by clicking this link <https://adviserinfo.sec.gov/firm/brochure/110164> to help you understand what conflicts exist.

***Key Questions to Ask Your Financial Professional***

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

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

The financial professionals servicing your account(s) are compensated by receiving a salary and bonus. Financial professionals' compensation is based on market conditions and the individual's experience. Bonuses are discretionary and based on the revenues collected by our firm.

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

No for our firm. Yes for our financial professionals. These events are disclosed in the specific individual's Form U4 and/or Form ADV Part 2B Supplement. These documents can be found by going to: [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple research tool.

***Key Questions to Ask Your Financial Professional***

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 407-644-0111 or click the link provided <https://adviserinfo.sec.gov/firm/brochure/110164>.

***Key Questions to Ask Your Financial Professional***

- **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?**

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**d/b/a: Burgess Chambers & Associates Inc**  
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**Exhibit to Form CRS**

Burgess Chambers & Associates Inc is required to update its Form CRS when information in the Form CRS becomes materially inaccurate. This Exhibit summarizes the following material changes to the firm's Form CRS, implemented on: April 15, 2025.

We revised the Form CRS to note that detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 5 and 6 in addition to the previously noted Items 4, 7 and 8.

We added private real estate, private credit, private equity, and convertibles to our list of Investment Offerings.

We removed the sentence that stated that "we do have minimum fees that are charged" since we do not charge any minimum fees.