

## Form ADV Part 3 - Client Relationship Summary

**Fischer Investment Group, Inc.** is registered with the United States Securities and Exchange Commission as an investment advisor. Investment Advisors and Broker-Dealer and Brokerage firm fees differ and it is important for investors to understand the differences. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS>, which also provides educational materials about Brokerages, Broker-Dealers and investment Advisors, as well as general information on investing.

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

Fischer Investment Group, Inc. offers investment management to individuals, corporations, non-profits, endowments, trusts and retirement plans. The firm specializes in: equity, mutual fund, exchange traded fund (ETF), and fixed income portfolios. Our firm provides continuous advice as to the investment of client funds and tailors our advisory services to the individual needs of each client. As such, in providing individualized advisory services, we take into consideration the nature and amount of client assets and investments, client risk tolerance and liquidity requirements. Our firm does not provide personal financial planning services outside of cash flow projections. Our investment management contract affords us discretion to supervise and direct, on a continuing basis, as agent and (limited) power of attorney on behalf of the client, without prior consultation with the client, the investment, and reinvestment of all assets. If a client has specific investment policies or restrictions, that information should be provided to us in writing. Our firm wants to make sure that our clients' current investment strategies meet their needs and objectives, this is established in writing with an Investment Policy Statement which is custom to each client. There is no account minimum to establish a relationship. Additional information about Fischer Investment Group, Inc. is available at the United States Securities and Exchange website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) or <https://brokercheck.finra.org/> or on our **SEC Form ADV Part II**.

**Conversation Starter – You are encouraged to start a conversation with an investment professional by asking the following questions (noted in highlighted blue boxes throughout this summary):**

- **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?

Management fees are billed quarterly, in advance, in an amount determined by applying the annual rate to the **portfolio market value** on the last business day prior to the quarterly billing period. Fischer Investment Group, Inc. does not accept any performance-based fees. Fees are generally deducted directly from the client account.

- **Fee Schedule: 1.00% on the first \$2,000,000; 0.75% on the next \$3,000,000; 0.50% over \$5,000,000.**
- **Our firm calculates a quarterly fee as follows:  $\$1,000,000 \times 1.00\% \div 4 = \$2,500$ ; Total Quarterly Fee on a portfolio market value of \$1,000,000: \$2,500.**

Fischer Investment Group's fee schedule does not include any brokerage fees, fund expenses, or transaction costs that the client may incur through investing. Our firm does not accept brokerage commissions; "A" share commissions, mutual fund 12-b1 marketing fees or soft dollar commissions. Although many SEC registered investment advisors accept soft dollar commissions, Fischer Investment Group's policy specifically prohibits receiving soft dollar commissions. 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. Fischer Investment Group may receive fees on a monthly basis. Please refer to our **SEC Form ADV Part II** for details on fees and costs.

- **Help me understand how fees and costs may 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. To help you understand what this means, here is an example of ways we make money and a potential conflicts of interest:

- *The more assets there are in your advisory account, the more you will pay in fees, and thus there is an incentive to encourage you to increase the assets in your account or invest in riskier investments to increase the account size.*

For other potential conflicts of interest, refer to our **SEC Form ADV Part II**.

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

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

Our employees are paid a salary. In addition, employees may receive additional compensation or bonuses based on individual performance and the success of the firm, or client assets they service.

- **Can I access my account online? Will I receive electronic trade confirmations and statements?**

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

**No.** Visit <https://www.investor.gov/CRS> for a free and simple search tool to research our financial professionals.

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

#### **Additional Information**

For additional information about our investment advisory services please review our **SEC Form ADV Part II**, call, visit our website at [www.fischerig.com](http://www.fischerig.com) or email directly to [rfischer@fischerig.com](mailto:rfischer@fischerig.com).

To request a copy of the most up to date version of this relationship summary please call 585-586-2460.

- **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?**