

Customer Relationship Summary

March 23, 2026

Michael Haykin Investment Advisor We are a father and son investment advisory business registered with the Securities & Exchange Commission. The business was established in 1988 by its founder, Michael Haykin. We do not function as a broker-dealer, but exclusively as an investment adviser, and it is important that you understand the differences between the two. Free and simple tools are available online at www.investor.gov/CRS, which also provides educational materials about investment advisers, investing, and broker-dealers.

Relationship & Services

What investment services and advice can you provide me?

We offer investment advisory services, including portfolio management, to individuals and trusts on a discretionary basis. We consider each person's specific needs, and our investment advice is tailored to each client through individual selection of securities and strategies.

Clients grant us discretionary authority to manage their accounts by signing investment management agreements, which means that we buy and sell investments on their behalf without necessarily seeking permission on a trade-by-trade basis. Clients may impose reasonable restrictions on our discretionary authority either via the investment management agreement or separately, in writing. .

Clients can, at their discretion, place limits on the type of investments we utilize for their accounts. Typically, we invest in common and preferred stocks, warrants, ADRs, open and closed-end mutual funds, exchange-traded funds (ETFs), fixed income securities, and derivatives (mainly in the form of covered calls). We do not have minimum account size requirements, nor do we have a minimum annual advisory fee. The client can elect to terminate their relationship with us at any point by notifying us in writing.

We monitor positions regularly, and this is in keeping with our overall process. Detailed performance is reported to the client quarterly.

What is your investment style? What risks should I be aware of?

It is important to keep in mind that investing in securities involves risk of loss that you should be prepared to bear. We try to mitigate this risk by choosing securities that we believe offer good long-term prospects. Our investment philosophy incorporates a contrarian value approach, and the methods of analysis include both fundamental and technical indicators.

By choosing securities we believe are undervalued, our investments often go against existing market trends. In the long run, we anticipate that our security selection is likely to outperform the broader market, while minimizing speculative risks.

For a more complete description of our services, please see our **Form ADV Part 2A** brochure.

This Customer Relationship Summary is being delivered to certain clients pursuant to the requirements of Rule 204-5 under the Investment Advisers Act of 1940. This rule requires investment advisers, including **Michael Haykin Investment Advisor**, to deliver this Form CRS to "retail investors", which the rule generally considers to include any client who is not a corporation, partnership, or other legal entity.

Questions you might wish to ask when considering our services:

Given my financial situation, should I utilize an investment advisory service? Why or why not?

How will you choose investments to recommend to me?

What is your experience: licenses, education, etc.? What do these qualifications mean?

Fees, Costs, Conflicts, & Standard Conduct

What fees will I pay?

Our fee schedule is based on the total average assets under management in the client's account(s) during the year. The average is calculated using the ending balance of each calendar quarter. Our investment management fee is calculated as shown below.

<u>Total Average Assets</u>		<u>Fee As % of Avg Assets</u>
		1.0%
\$0	- \$100,000	0.9%
\$100,000.01	- \$200,000	0.8%
\$200,000.01	- \$300,000	0.7%
\$300,000.01	- and up	0.65%

This fee is charged annually and reflects the period from October 1st through September 30th. If a client has multiple accounts, cumulative assets will be used for the purposes of fee calculation. Payments are due by December 15th. Fees are payable by check and or money order. We do not deduct fees directly from client accounts. The fee is not negotiable and does not depend on performance. This is the sole source of our compensation.

We do not charge any other commissions or fees. However, from time to time we may purchase mutual funds, ETFs, and other securities that may charge their own management fees. We are mindful of such fees and try to minimize such expenses. These fees are passed on directly to you. Additionally, you will also need to pay any applicable fees to the broker/custodian of your account.

We recommend that you establish a brokerage account with the Schwab Institutional division of Charles Schwab & Co., Inc. (Schwab), a FINRA-registered broker-dealer, member SIPC. Schwab will maintain custody of and execute trades in your accounts. We have no affiliations with Schwab other than as a broker and custodian for our business. Please see Form ADV Part 2A for further information concerning our preference for Schwab, specifically.

When we act as your investment adviser, we must act in your best interest. We do not put our own interest(s) ahead of yours.

We aim for the highest standards of conduct and professionalism in all our dealings. We are subject to and seek to comply with all federal, state, and local laws and regulations. We owe each of our clients the same level of diligence, duty, and care. No client or group of clients is ever given priority over another. Our clients' interest always take precedence over our own. Our investment philosophy mandates that we invest in securities which we believe will provide long-term value, and we seek to avoid speculation on short-term factors and trends.

For any given investment opportunity, we will always give clients priority over ourselves. However, we do purchase similar, and very often the same, securities for our own discretionary accounts that we recommend to clients. Our personal trading is done via the same platform that we manage our clients accounts over, allowing us to more easily monitor trading activity. We do not receive any referrals, monetary compensation, or compensation of any kind from Schwab. Client brokerage commissions do not result in any benefit whatsoever to our business.

Do we have legal or disciplinary history?

We are proud to say that in the 38 years that we have been in business, we have never had a single instance where we have been subject to legal or disciplinary action.

Questions you might wish to ask when considering our fee structure:

Help me understand how these fees might affect my investments?

What are your legal obligations to me when acting as my investment adviser?

Where can I find additional information?

If you have any additional questions, please contact us at (303)699-9420 and or via email at michael_haykin@yahoo.com.

Additional information about Michael Haykin Investment Adviser is also available on the SEC's website at www.adviserinfo.sec.gov.