

Schubert & Company, Inc.

Form CRS Customer Relationship Summary, March 17, 2022

Schubert & Company, Inc. is registered with the Securities and Exchange Commission (SEC) as an Investment Adviser. Brokerage and investment advisory services and fees differ and it is important for you as a retail investor to understand the differences. 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.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, including investment management and supervisory services, financial planning, and administrative support. We generally manage your portfolio by allocating assets among various mutual funds and customizing a specific portfolio to meet your needs. Investment management is provided on a discretionary basis. Discretionary means the trading activity with your account is entered by us without receiving prior authorization for each trade. You may impose restrictions on the securities or types of securities in which you would like us to invest. We monitor your account at least quarterly. We will offer you advice on a regular basis and contact you at least annually to discuss your portfolio. We have no minimum account size; however, we do have a minimum fee, which is described below. We do not restrict our advice to limited types of products or investments.

Financial planning services include the analysis and/or review of issues in the areas of cash management, including cash flow and income planning, income tax planning, risk management and insurance planning, retirement planning, college and education planning, investment planning, and estate planning. The planning may be done on a comprehensive basis or for a specific component as defined by the client. The complexity of the plan will depend on the client's individual circumstances and may or may not result in a written plan. If planning is only done for a specific component, the client should understand the scope of the planning is not comprehensive in nature and does not consider the overall planning needs of the client. We are available to help implement the financial plan recommendations at the client's discretion. We also offer family office services for our clients upon request.

For additional information, please see our Form ADV Part 2A brochure Items 4 and 7, which is available online at: <https://adviserinfo.sec.gov/firm/summary/114702>.

Conversation Starters. Questions to Ask Us:

- 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?

We offer our services for a fee and are fee-only. We do not accept any commissions. This includes fees based upon assets under management, and may include hourly and/or fixed fees as well. We provide investment management services for an annual fee based on a percentage of assets, which begins at 1.25% for the first tier and ends at 0.50% for the last tier. The fee is based upon the market value of the assets under management. The more assets you have in your advisory account, the more you will pay us. Therefore, we have an incentive to increase the assets in your advisory account in order to increase our fees. Our fees are prorated and charged quarterly, in advance, and automatically deducted from your account, which will reduce the value of your account. The minimum annual fee for investment supervisory services is \$20,000. Under certain circumstances, such as with clients who have multiple accounts with the firm, we may negotiate fees for our services, and therefore fees may vary from client to client. We reserve the right to waive the minimum fee in any circumstance we deem appropriate.

We are willing to negotiate the provision of our investment supervisory services for a fixed annual fee or an hourly rate. The amount of the fee would depend on the nature of the account and the level of services the client requires and therefore our fixed fees and hourly rates would vary according to each engagement.

We charge an hourly rate of \$150 to \$250 for financial planning. The complexity of the financial situation will determine the amount of hours needed to prepare a financial plan. The financial planning fee is negotiable and may be waived in certain circumstances. Half of the fee is paid in advance, within 15 days of engaging our services, and the remainder upon receipt of presenting the plan and recommendations. Under certain circumstances, we may elect to collect the entire fee after presenting the financial plan. The family office fee is a flat fee amount agreed on by the client. Each client's fee for this service is different and is based on the specific needs and factors involved.

The broker/dealer that holds your assets may charge you a transaction fee when we buy or sell an investment for you. These

transaction fees are in addition to our fees. You may also pay charges imposed by the broker-dealer for custodial fees, account maintenance fees, fees related to mutual funds and variable annuities, and other product-level fees.

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 additional information, please see our Form ADV Part 2A brochure Items 5, 12, and 18, which is available online at: <https://adviserinfo.sec.gov/firm/summary/114702>.

- 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.

We recommend that you establish an account with a third-party independent custodian. We receive research products and services from the custodian to assist us in the performance of our investment decision-making responsibilities. These arrangements present a conflict of interest in that we have a financial incentive to recommend that you maintain your account with the custodian for the availability of these products and services and not solely on the nature, cost, or quality of custody and brokerage services provided by the custodian.

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

For additional information, please see our Form ADV Part 2A brochure Items 5, 10, and 12, which is available online at: <https://adviserinfo.sec.gov/firm/summary/114702>.

How do your financial professionals make money?

Our financial professionals are compensated by a salary based on their duties and the revenue our firm earns from its investment management and supervisory services, financial planning, and administrative support services.

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

No, our firm or financial professionals do not have any legal or disciplinary history. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

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

For additional information about our services, you may visit the SEC's website at adviserinfo.sec.gov by searching CRD #114702. If you would like additional, up-to-date information or a copy of this disclosure, please contact our firm at (972) 422-1010.

- 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?

Exhibit 1

1. We replaced the following sentence:

The minimum annual fee for investment supervisory services is \$12,500

With:

The minimum annual fee for investment supervisory services is **\$20,000**.

2. We replaced the following sentence:

We charge an hourly rate of \$125 to \$225 for financial planning.

With:

We charge an hourly rate of **\$150 to \$250** for financial planning.