

**A Summary of Your Advisory Relationship with  
RE Dickinson Investment Advisors (REDIA)  
An SEC Registered Investment Advisor**

Brokerage and investment advisory services and fees differ and it is important for the retail investor to understand the differences.

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

**January 3, 2024**

<p><b>What investment services and advice can you provide me?</b></p>	<p>REDIA offers investment advisory services through Charles Schwab &amp; Co., Inc, providing you with continuous and ongoing supervision over your accounts. These may include retirement or brokerage accounts. We manage your account on a discretionary basis.</p> <p>REDIA will actively monitor your account and provide advice regarding buying, selling, reinvesting, or holding securities, cash, or other investments in your account.</p> <p>Services are provided with Supervised or Tailored relationships. These are services based on your financial circumstances, and investment objectives from several questions we will ask you. REDIA requires a minimum of \$100,000 to invest with us.</p> <p>We also provide financial planning with some of our services.</p> <p>We will contact you at least annually to discuss your accounts for any changes or updates regarding your financial situation, risk tolerance or objective.</p> <p>See ADV Part 2A Item 4 for additional information.</p>	<p><b>Conversation Starter</b></p> <ul style="list-style-type: none"> <li>• Given my financial situation, should I choose an investment advisory service? Why or why not?</li> <li>• How do you choose investments to recommend to me?</li> <li>• What is a discretionary account?</li> <li>• What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</li> </ul>
<p><b>What fees will I pay?</b></p> <p><b>How else does your firm make money and what conflicts of interest do you have?</b></p> <p><b>How do your financial professionals make money?</b></p>	<p>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.</p> <p>In addition to management fees paid to us, investments may incur other costs (mutual fund operating expenses, or custodian fees) that are not received by our firm or related party.</p> <p>Our financial advisors are paid a salary with no commission for investment sales from you.</p> <p>Our firm may pay referral fees to independent persons or firms ("Promoters") for introducing clients to us.</p>	<p><b>Conversation Starter</b></p> <ul style="list-style-type: none"> <li>• 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?</li> <li>• Is there any additional cost to me when you pay others for referrals?</li> </ul>

	<p>As a matter of firm practice, the advisory fees paid to us by clients referred by promoters are not increased because of any referral.</p> <p>We have two different fee structures for our investment advisory services which will be based on your given objective or circumstance:</p> <table border="0" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th style="text-align: left;"><u>Tailored Management</u></th> <th style="text-align: left;"><u>Annual</u></th> </tr> </thead> <tbody> <tr> <td>First \$500,000</td> <td>1.35%</td> </tr> <tr> <td>Next \$1,500,000</td> <td>1.00%</td> </tr> <tr> <td>All amounts in excess of \$2,000,000</td> <td>.75%</td> </tr> <tr> <td colspan="2"> </td> </tr> <tr> <th style="text-align: left;"><u>Supervised Management</u></th> <th style="text-align: left;"><u>Annual</u></th> </tr> <tr> <td>First \$500,000</td> <td>.9%</td> </tr> <tr> <td>Next \$1,500,000</td> <td>.75%</td> </tr> <tr> <td>All amounts in excess of \$2,000,000</td> <td>.50%</td> </tr> </tbody> </table> <p>Each quarter you will be charged ¼ of the above fee based on a percentage of assets under management, billed in advance, calculated on the value of your account.</p> <p>See our ADV Part 2A, Items 5. A, B, C and D for more detailed service and fee information.</p>	<u>Tailored Management</u>	<u>Annual</u>	First \$500,000	1.35%	Next \$1,500,000	1.00%	All amounts in excess of \$2,000,000	.75%	 		<u>Supervised Management</u>	<u>Annual</u>	First \$500,000	.9%	Next \$1,500,000	.75%	All amounts in excess of \$2,000,000	.50%	
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<p><b>What are your legal obligations to me when acting as my investment advisor?</b></p>	<p>When we act as your investment advisor, we must act in your best interest and not put our interest ahead of yours (a Fiduciary). 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.</p>	<p><b>Conversation Starter</b></p> <ul style="list-style-type: none"> <li>• How might your conflicts of interest affect me, and how will you address them?</li> <li>• What is a Fiduciary?</li> </ul>																		
<p><b>Do you or your financial professionals have legal or disciplinary history?</b></p>	<p>No. REDIA has no advisor with legal or disciplinary events.</p> <p>Registered Investment Advisors are required to disclose all material facts regarding any legal or disciplinary events that would be material to your evaluation of each supervised person providing investment advice.</p>	<p><b>Conversation Starter</b></p> <ul style="list-style-type: none"> <li>• As a financial professional, do you have any disciplinary history? For what type of conduct?</li> </ul>																		
<p><b>Additional Information</b></p>	<p>Dave Piatkowski, Managing Member and Chief Compliance Officer; Ron Dickinson, Member</p> <p>For additional information regarding our company, please see our Form ADV, Part 2A brochure. Call 712-256-4856 for information or request a copy.</p>	<p><b>Conversation Starter</b></p> <ul style="list-style-type: none"> <li>• Who is my primary contact person? Who can I talk to if I have concerns about how this person is treating me?</li> </ul>																		