

WILLINK ASSET MANAGEMENT LLC
CUSTOMER RELATIONSHIP SUMMARY (FORM CRS) – August 21, 2023

Introduction	<p>Willink Asset Management LLC is an SEC-registered investment advisory firm that provides only fee-based investment advisory services to its clients. The Firm does not provide commission-based brokerage services. Investment advisory and brokerage services are different and it is important that you understand these differences when selecting services appropriate to your specific needs. Information outlining the differences between these types of financial services are available to research firms and financial professionals at investor.gov/CRS, which also provides to the public educational materials about broker/dealers, investment advisors and investing in general.</p>								
What investment services and advice can you provide me?	<p>As an investment advisor, we provide personalized confidential financial planning, asset management and related consulting services to individuals, high net worth individuals, pension and profit-sharing plans, trusts, charitable organizations and small businesses. Recommendations to clients are made based on ongoing consultations with our clients and analysis of each client's specific financial needs. Our advisory services may include the following:</p> <table border="0"> <tr> <td>Determination of financial objectives</td><td>Identification of financial problems</td></tr> <tr> <td>Investment planning and management</td><td>Retirement planning</td></tr> <tr> <td>Estate planning</td><td>Cash flow management</td></tr> <tr> <td>Education funding</td><td>Insurance review</td></tr> </table> <p>As registered investment advisors, and Certified Financial Planners®, we adhere to fiduciary standards which require that we put your interests above those of ourselves and our firm.</p>	Determination of financial objectives	Identification of financial problems	Investment planning and management	Retirement planning	Estate planning	Cash flow management	Education funding	Insurance review
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What fees will I pay?	<p>As outlined in the Fees section of our Form ADV Part 2A, we are paid for our advisory services through fixed dollar fees for financial planning or consulting services or through a percentage of assets under management in your advisory custodial accounts. While the former fees are fixed, with the latter the dollar amount of our compensation is determined by the size of your portfolio. In simple terms, as your account grows, so does our compensation. Usually, however, as your assets grow under our management, the actual percentage of our fee applied to your assets under our management may decrease.</p> <p>While the potential for conflict of interest exists that your advisor could recommend certain investments which would generate higher compensation, as Certified Financial Planners® and registered investment advisors, however, our fiduciary responsibility to our clients prohibits us from doing so.</p> <p><i>Conversation Starter. Ask your investment advisor –</i></p> <ul style="list-style-type: none"> <i>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?</i> 								

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What are your legal obligations to me when acting as my investment advisor? How else does your firm make money and what conflicts of interest do you have?	<p>As your investment advisor, we have a fiduciary obligation to always act in your best interest and not put our interests ahead of yours. At the same time, how we make money has the potential to create conflicts with your interests. You should understand and ask us about these potential conflicts. Here are some examples to help you understand these potential conflicts:</p> <ul style="list-style-type: none">• As previously stated, we may recommend investments options that could generate significantly higher compensation for your advisor or our Firm but are, in our opinion, better suited to your specific needs and objectives than lower compensating products, resulting in the appearance of a conflict of interest.• We may receive financial or research incentives (known as ‘soft dollars’) from custodians to place your assets with them, which may benefit us as an advisor but not necessarily you as an individual client of our Firm. <p><i>Conversation starter. Ask your investment advisor –</i></p> <ul style="list-style-type: none">• <i>How might your conflicts of interest affect me, and how will you address them? For additional information, please see our Form ADV Part 2A Disclosure Document.</i>
How do your financial professionals make money?	<p>We are paid based on either a percentage of your assets under our management or through set fees for financial planning or consulting services, which are defined in our Form ADV Part 2A. Your individual advisor is paid a portion of these fees as her/his compensation and the remainder is compensation to our Firm. While the potential for a conflict of interest exists by your advisor or the Firm recommending one type of service over the other based on greater compensation, as a CFP® and fiduciaries we must put your interests above ours when determining which type of financial service best suits your needs and objectives.</p>
Do your financial professionals have legal or disciplinary history?	<p>No, as stated in our Form ADV Part 2A, no advisors associated with Willink Asset Management have legal or disciplinary histories.</p> <p><i>Conversation starter. Ask your investment advisor –</i></p> <ul style="list-style-type: none">• <i>As a financial professional, do you have any disciplinary history? If so, for what type of conduct? For additional information, please see our Form ADV Part 2A Disclosure Document.</i>
Additional information.	<p>For additional information about our Firm and its services, please refer to our complete Disclosure Document, Form ADV Part 2A. Additional information regarding our individual investment advisors is available on their Form ADV Part 2B or through the SEC at www.adviserinfo.sec.gov. If you would like to receive a complete copy of our Form ADV, please contact Fred Fadel at (716) 687-0648 or by email at fredfadel@willinkadvisor.com.</p>