

Burt Asset Management, Inc.

Form CRS: Customer Relationship Summary

March 2025

Burt Asset Management, Inc. (BAM) is an investment advisor registered with the Securities and Exchange Commission offering advisory accounts and services. Retail brokerage (brokerage) and investment advisory (advisory) services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS as well as to obtain educational materials about broker-dealers, investment advisors, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors including investment management and financial planning for retirement, estate planning, funding for education, charitable gifting and other financial goals. We do not sell insurance, but we do advise clients regarding their insurance needs. Investment portfolios are designed using mutual funds, exchange traded funds (ETFs), stocks, bonds, certificates of deposit and money market funds. Covered call strategies may be used to generate income and reduce volatility. There is ongoing monitoring of client portfolios and investments. Your portfolio is reviewed at least monthly but often more frequently. Annual review meetings with clients are also offered. Accounts are managed on a “discretionary basis” which means we do not have to contact you before we place an order to buy or sell. When you sign the BAM customer agreement, you are granting us this authority. We do not offer proprietary products. There is no minimum asset value to become a client of BAM. Further information about our services is in our ADV Part 2A (item 5&7).

Conversation starters: Given my financial situation, should I choose an investment advisory service? Why or why not? How will you select 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?

The fee we charge for investment advisory services is based on the value of the assets we are managing for you. We charge this fee on a quarterly basis after the end of the quarter. The more assets we manage, the more you will pay in fees, which gives us the incentive to encourage you to add more assets to your account. As assets grow, there are breakpoints in our fee schedule which reduce the overall fee percentage we charge. In special circumstances, we can provide a flat dollar rate per quarter. You will be subject to fees in addition to our investment advisory fee. Custodians that hold your assets may charge you a transaction fee when we buy or sell securities. Mutual funds and exchange traded funds (ETFs) charge management fees for their investment services.

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.

Further information is in our ADV Part 2A (item 5).

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?

When we act as your investment advisor, 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. Further information is in our ADV Part 2A (item 11). The more assets in your account, the more you will pay in fees. We have a financial incentive to encourage you to increase assets in your account.

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

Conversation Starters: Help me understand how these fees might affect my investments. If I give you \$10,000 to invest, how much will go to fees and how much will be invested for me? What other fees and costs will I be expected to pay annually?

How do your financial professionals make money?

BAM employees are salaried and do not work on commission.

Do your financial professionals have a legal or disciplinary history?

No. Neither our firm nor our financial professionals have any legal or disciplinary history. Please visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

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

For additional information about our investment advisory services, please visit www.advisorinfo.sec.gov and reference our CRD # 125967. You may also call our office at 770 475-3701 or email us at chrisburt@att.net

Conversation starters: Who is my primary contact person? Is he/she a representative of an investment advisor or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?