

FORM ADV, PART 3: CLIENT RELATIONSHIP SUMMARY (CRS)

MARCH 4, 2024

Dash Investments is an investment adviser federally registered with the Securities and Exchange Commission (SEC). Our investment advisory services and fees can differ from those of a broker-dealer, and it is important for you to understand those differences. You can conduct research on firms and financial professionals at www.investor.gov/CRS, which provides free and simple tools and educational materials for you.

What investment services and advice can you provide me?

We offer independent investment advisory and financial planning services to investors, namely discretionary portfolio management tailored to your investment goals.

Our clients' portfolios are comprised of common stocks and bonds using a "Global Quality Investing" approach that is focused on investments that are purchased and held for long-term appreciation. As a client, we will work with you to understand your financial situation and help you plan for your investment goals and needs. From there, we will provide you with a portfolio recommendation designed to help achieve those goals.

We're a discretionary investment adviser, so you have granted written authority to us to make investment decisions in your portfolio on your behalf and on an ongoing basis as long as you are a client. All accounts are monitored and reviewed regularly by your Chief Investment Officer, Jonathan Dash & the Investment Committee. Account reviews focus on the review of all securities using fundamental analysis. Particular attention is given to changes in market conditions or client circumstances. A review of individual accounts will also be triggered by a client request. We will also contact you quarterly to discuss your portfolio and any financial planning updates. You'll also receive regular communications to help keep you informed from our Investment Committee. Your portfolio will typically be invested in stocks, bonds, and/or cash. We do not offer any type of proprietary products, or a limited menu of products or types of investments.

Additional information about our services can be found on Item 4, 7, 13, and 16 of Part 2A of Form ADV, which is available at: <https://adviserinfo.sec.gov/firm/summary/135281>

What fees will I pay?

Clients will pay an annual investment management fee that is based on the value of the assets we manage for you. The annual fee for accounts with \$500,000 or more is based on the following tiered fee structure:

- First \$1 million – 1.25%
- Next \$4 million – 1.15%
- Additional amounts over \$5 million – 1.00%

If you establish a relationship with us with less than \$500,000, you will be billed at an annual rate of 1.50%. Fees are charged quarterly in arrears based on market value using closing prices at quarter end. We do not charge any performance-based fees. Fees additional to our advisory service that accrue to a client are trading commissions and custodial fees to custodians. 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.

Additional information about our firm's fees are included in Item 5 of Part 2A of Form ADV, which is available at: <https://adviserinfo.sec.gov/firm/summary/135281>

Conversation Starters

- 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?

Conversation Starters

- Help me understand how these fees and costs might affect my investments. If I give you \$500,000 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 are a federally registered firm with the Securities and Exchange Commission and as such follow its rules and regulations per the Advisers Act of 1940, the prime requirement of which is to hold to a fiduciary standard in our administrative practices and investing activities. A fiduciary standard in our industry means applying care and loyalty to our clients and their assets: all accounts under our management are supervised continuously; and we consistently put client interests above our own, including and most specifically in the area of personal trading. A critical aspect of this is our disclosure of any conflicts of interest that could impact our duty to perform as a fiduciary, along with explanation of possible conflicts and mitigation of risks from same. For example: 1) Asset-based fees present a conflict because our firm is incentivized by encouraging you to invest additional funds in your advisory accounts. 2) Our firm allows our financial professionals to invest in the same securities as you. 3) Lastly, some of the products, services, and other benefits provided by your custodians are used in servicing all of our firm's advisory accounts and therefore may not directly benefit your advisory account.

We do not have conflicts of interest related to proprietary products, third-party payments, revenue sharing, or principal trading as these activities are not part of our business. If you have questions about whether any of these situations could apply to your investments, ask your financial professional.

Additional information about our firm's fees are included in Item 5, 10, 11, and 14 of Part 2A of Form ADV, which is available at: <https://adviserinfo.sec.gov/firm/summary/135281>

Conversation Starters

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

How do your financial professionals make money?

Our financial professionals receive a salary and may receive a discretionary bonus. Compensation is set with the intention of attracting and retaining highly qualified professionals. Compensation is based on a variety of factors, including the number of accounts under management, and the client satisfaction and retention on those accounts.

Additional information about our firm's fees are included in Item 5, 10, 11, and 14 of Part 2A of Form ADV, which is available at: <https://adviserinfo.sec.gov/firm/summary/135281>

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

No. Visit <https://www.investor.gov/home/welcome-investor-gov-crs> for a free and simple search tool to research us and our financial professionals.

More information about our services can be found at www.dashinvestments.com. If you have any questions about the contents of this brochure or would like to request a copy of this relationship summary, please contact us at 800.549.3227 or at info@dashinvestments.com.

Conversation Starters

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

MATERIAL CHANGES SINCE LAST FILING

On March 4, 2024, the firm updated Form CRS for annual amendment. No material changes to report.