

**Lang & Becker, Inc.**  
**Customer Relationship Summary - April 2026**

**Item 1. Introduction**

Lang & Becker, Inc. (“Lang & Becker”) is an investment adviser registered with the U.S. Securities and Exchange Commission. Investment advisory and brokerage services and fees differ; therefore, it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals (also referred to as Investment Adviser Representatives; “IARs”) at [Investor.gov/CRS](http://Investor.gov/CRS), which also provides educational materials about investment advisers, broker-dealers, and investing.

**Item 2. Relationships and Services**

**“What investment services and advice can you provide me?”**

**Description of Services and Monitoring**

We provide investment advisory services to retail investors, including asset management, and selection of other advisers. For clients to whom we provide asset management services, we offer fee plus transaction which we monitor as part of an ongoing process. As part of our standard services, we review accounts on at least a quarterly basis for our clients. The nature of these reviews is to learn whether clients’ accounts are in line with their investment objectives, appropriately positioned based on market conditions, and investment policies, if applicable.

**Investment Authority**

We offer asset management accounts on a **discretionary** basis. Discretionary asset management grants us limited authority to buy and sell investments in your account without requiring prior approval for each transaction. Clients have the right to place reasonable restrictions on such authority.

**Investment Offerings**

While we can advise on any investment asset, our recommendations are primarily related to investments in mutual funds, ETFs, equities, and fixed income. We do require a minimum fee for its investment advisor services of \$2,500. However, exceptions may be made under certain circumstances (e.g., for related accounts and for the accounts of our personnel and their family members).

**Additional Information**

For additional Information, please see our [Form ADV Part 2A](https://adviserinfo.sec.gov/firm/summary/137346) (with special emphasis on Items 4, 7, and 16 of Part 2A), available at <https://adviserinfo.sec.gov/firm/summary/137346>.

**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?

**Item 3. Fees, Costs, Conflicts, and Standard of Conduct**

**“What fees will I pay?”**

For asset management, we charge a negotiable asset-based fee as of the last business day of the preceding calendar month or quarter. The fee is charged as a percentage of your assets that we manage. The more assets there are in your advisory account, the more you will pay in fees. We may therefore have an incentive to encourage you to increase the assets in your account. Lang & Becker utilizes the services of multiple custodians in order to service different aspects of our client’s overall portfolio (e.g., retirement, non-retirement, college savings, etc.). Each custodian may process fee billings in a different manner.

Our services also include the selection of other advisers and advisory fees charged by other advisers are separate from our advisory fees. Assets managed by such advisers will be included in our ongoing asset-based fee for asset management described above.

Our fees do not include certain dealer-markups and odd lot differentials, transfer taxes, exchange fees mandated by the Securities and Exchanges Act of 1934 and any other charges imposed by law with regard to any transactions in the account. Fees are exclusive of, and in addition to transaction fees, and other related costs and expenses which shall be incurred by the client. Additionally, we do not receive any portion of these commissions, fees, and costs.

**Other Fees and Costs:** Some investments, such as mutual funds and ETFs, impose additional fees that will reduce the value of your investments over time. Those fees may include fund expenses and surrender charges. You may also pay other fees to the custodian of your assets. These include, but may not be limited to, ticket charges on transactions, fees for wire transfers, stop payments, IRA maintenance, duplicate check or statement copies, overnight deliveries, returned checks, and asset transfers.

**Additional Information:** You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce the amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. More detailed information about our fees and costs are included in our [Form ADV Part 2A](https://adviserinfo.sec.gov/firm/summary/137346) (Item 5), at <https://adviserinfo.sec.gov/firm/summary/137346>

\* Consider asking your financial professional these questions.

**Conversation Starters\***

- 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.

- Our IARs are registered representatives of Osaic Wealth, Inc. (“Osaic”), an SEC registered broker-dealer and investment adviser. Your IAR may offer you brokerage services through Osaic or investment advisory services through our Firm. Brokerage services and investment advisory services are different, and the fees we, and Osaic, charge for those services are different. It is important that you understand the differences. In particular, your IAR may earn additional transaction-based compensation as a result of providing brokerage services through Osaic. This additional compensation causes a conflict of interest as the IARs have an incentive to solicit commission-based products. You are encouraged to learn more about Osaic by reviewing Osaic’s relationship summary, located at [www.osaic.com](http://www.osaic.com), and having a discussion with your IAR.
- Our IARs are also insurance agents licensed with an insurance company. Through the insurance company, our IARs can offer commission-based products for which they receive additional compensation. This additional compensation causes a conflict of interest as they have an incentive to solicit commission-based products.
- Additionally, our primary custodian(s) for retail investors provides certain research or other investment management tools without charge for maintaining client assets with them. The receipt of such economic benefits by us or our IARs in and of itself creates a potential conflict of interest and may indirectly influence our choice of a particular custodian for custody and brokerage services. These arrangements and additional information about other conflicts of interest are discussed in more detail in our [Form ADV Part 2A](#), available at <https://adviserinfo.sec.gov/firm/summary/137346>

**Conversation Starter\***

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

**“How do your financial professionals make money?”**

Our IARs are compensated through salaries and/or a portion of revenue we receive for the advisory services we provide. The portion paid to your IAR generally does not vary based on the type of investments that are recommended. As described above, certain IARs of the Firm are licensed to sell insurance products through various companies. These individuals receive compensation for the sale of certain commission-based insurance products. Additionally, as an independently owned investment adviser, our owner receives compensation based on the revenues generated by our firm for its advisory services.

**Item 4. Disciplinary History**

**“Do you or your financial professionals have legal or disciplinary history?”**

No – Neither the Firm nor any of our IARs have a disciplinary history. We invite you to visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our Firm and IARs.

**Conversation Starters\***

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

**Item 5. Additional Information**

We encourage you to seek out additional information about our investment advisory services in our Form ADV Brochure on [Investor.gov](http://Investor.gov) or [adviserinfo.sec.gov](http://adviserinfo.sec.gov). Alternatively, you can call us at (636) 390-8339 to speak with us directly and request a copy of this relationship summary.

**Conversation Starters\***

- 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?