



FORM ADV, PART 3 – CLIENT RELATIONSHIP SUMMARY (FORM CRS) ***Effective 03/22/2024***

Stone House Investment Management LLC doing business as Stone House Retirement Income Planners (“Stone House,” “we” or the “Firm”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services differ, and it is important for the retail investor to understand the differences. Free and simple tools are available for you to research firms and their financial professionals (“investment adviser representatives”) at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Stone House offers investment advisory services to retail investors. This includes investment management services and comprehensive financial planning services. A full description of our investment advisory services can be found in the Firm’s disclosure brochure, which is prepared in accordance with SEC requirements in the Form ADV, Part 2A (the “Brochure”). The Brochure is also available on the Firm’s website at <https://www.stonehouseinvestmentmanagement.com/disclosures>.

The Firm typically has discretionary authority with regard to its investment management services. This means that we are granted authority to make trades in client accounts without obtaining the client’s consent prior to trading. There are no limitations on the types of investments that can be made on your behalf. The Firm’s investment management services include the selection of securities for client investment portfolios and the ongoing monitoring and management of client accounts. These services also include a formal review that is conducted with clients no less frequently than annually.

We offer broad-based, modular, and consultative financial planning services. Financial planning will typically involve providing a variety of advisory services to clients regarding the management of their financial resources based upon an analysis of their individual needs. If you retain our firm for financial planning services, we will meet with you to gather information about your financial circumstances and objectives. Once we specify those long-term objectives (both financial and non-financial), we will develop shorter-term, targeted objectives. Once we review and analyze the information you provide to our firm, we may deliver a written plan to you, designed to help you achieve your stated financial goals and objectives. Clients may also engage our firm for on-going, annual retainer services. We have no minimum account size requirement; however, we do charge a minimum annual fee of \$996.00. Please see additional fee information in the next section.

Insurance related business may be transacted with advisory Clients, and we may receive commissions from these products sold to or bought by Clients. Clients are advised that the fees paid to Stone House for investment advisory services are separate and distinct from the commissions earned by any individual for selling Clients insurance products.

Conversation Starters: Questions you may want to discuss with your financial professional –

- *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?*

What fees will I pay?

Fees for investment management services are based on assets under management. The minimum asset management fee is \$996.00 per year for the Firm’s investment management services. These fees are calculated based on the average daily balance of the fair market value of your assets under management over the course of each quarterly billing period. Fees are payable at the end of each calendar quarter billing period. Please note that our advisory fees are separate from the transaction costs and fees charged by your custodian. This management fee paid to Stone House is separate and distinct from the fees and expenses charged by mutual funds and exchange-traded funds to their shareholders.

Financial planning and consulting services are made available at no additional charge to those clients who have engaged Stone House to provide ongoing investment management services. In all other cases, Stone House charges either a flat fee or hourly charges for these services that is determined based upon the scope and complexity of the engagement.

You will pay fees and costs whether you make or lose money on your investments. Fees and costs reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. Fees and costs related to our investment advisory services are more particularly described in the Firm’s Brochure.

Conversation Starters: Questions you may want to discuss with your financial professional –

- 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 to you. Here are some examples to help you understand what this means:

Services Provided to Us by the Custodian of Your Assets. Certain services are provided to us by the custodian that we use to maintain custody of your account assets. The availability of these services benefits us because we do not have to produce or purchase them. The client asset threshold required to receive these services may give us an incentive to require you to maintain your account with this custodian. We believe, however, that our selection of this custodian is in the best interests of our clients.

Asset Based Fees. The more assets that are in your managed advisory account, the more you will pay in fees. The Firm may therefore have an incentive to encourage you to increase the assets in your account. As a registered investment adviser, and as a fiduciary to our clients, Stone House has a duty of loyalty and a duty to always act in utmost good faith, place our clients' interests first and foremost and to make full and fair disclosure of all material facts pertaining to potential or actual conflicts of interest. For more information regarding how the Firm addresses conflicts of interest, please see the Firm Brochure.

Sale of Commission Based Products. The receipt of commissions by individuals associated with the firm may present a potential conflict of interest. As fiduciaries we must act primarily for the benefit of investment advisory Clients. As such, we will only transact insurance related business with Clients when fully disclosed, suitable, and appropriate. Further, we must determine in good faith that any commissions paid to our representatives are appropriate. Clients are informed that they are under no obligation to use any individual associated with Stone House for insurance products. Clients may use any insurance or brokerage firm or agent that they choose.

How do your financial professionals make money?

Our financial professionals are paid a salary as well as a percentage of revenue generated by the total amount of assets under their management. Revenue generated may include both management fees and commission. This structure is a conflict of interest in that the compensation is based on the amount of assets overseen by each financial professional.

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

- No, The Company DOES NOT have disciplinary OR legal history.
 - No, Our financial professionals DO NOT have disciplinary history.
 - No, Our financial professionals DO NOT have non-criminal legal history with a creditor which requires disclosure on their Form U4.
- For more information visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation Starters: Questions you may want to discuss with your financial professional –

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

Additional information

Additional information about the Firm can be obtained by (i) going to adviserinfo.sec.gov, or (ii) contacting the Firm by telephone at (570) 836-7020 or by email at info@stonehousemail.com. If you have any concerns about Stone House or would like to request a copy of our Form CRS or our Disclosure Brochure, please do not hesitate to call on us. You may also visit Investor.gov/CRS, which provides a free and simple search tool to research our Firm and its investment adviser representatives. You may also visit our website at <https://www.StoneHouseRetire.com>.

Conversation Starters: Questions you may want to discuss with your financial professional –

- Who is my primary contact person?
- Is he or she a representative of Stone House?
- Who can I talk to if I have concerns about how this person is treating me?