

SECURE INVESTMENT MANAGEMENT, LLC CLIENT RELATIONSHIP SUMMARY

[Secure Investment Management, LLC](http://www.secureinvestmentmanagement.com) (“SIM” “Firm,” “we,” “our,” or “us”)(www.secureinvestmentmanagement.com) is registered with the U.S. Securities and Exchange Commission (“SEC”) (www.sec.gov) as an Investment Adviser. Brokerage and investment advisory services and fees differ. It is important for you to understand the differences. There are free tools available for investors to research firms and financial professionals at Investor.gov/CRS. This site also provides educational materials about broker-dealers, investment advisers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

SIM offers discretionary investment advisory services to retail clients. Investment advisory services offered include a variety of financial planning, investment advisory services, consulting, and investment management services, to individuals, business entities, trusts, and estates. SIM is typically granted discretionary authority to buy and sell investments in your account without seeking approval in advance. SIM creates portfolios utilizing open-end mutual funds created and managed by Dimensional Fund Advisors (DFA) (the “SIM Managed Models”). DFA funds are low-cost, no-load, institutional asset-class funds. You may limit our discretion, such as by imposing reasonable restrictions on investing in certain securities or groups of securities. Some of our investment advisory accounts are non-discretionary, which means you are required to preapprove investment transactions we recommend. Client accounts are monitored on an ongoing basis. Periodically (and no less than annually), account reviews are conducted by SIM to check for consistency with the investment strategy, taking into consideration your investment goals and objectives, to determine if any adjustments need to be made. This is provided as part of SIM’s standard services. The model portfolio selected for you is based on your individual risk tolerance, time horizon and specific goals. SIM generally has an account minimum of \$25,000; however, SIM may waive the account minimum or charge a lesser advisory fee based upon certain criteria (i.e., anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, negotiation with client, etc.). For more detailed information about our services, refer to Items 4 and 7 of our Form ADV Part 2A. (advisorinfo.sec.gov/firm/summary/141195).

QUESTIONS TO ASK 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?

Description of Principal Fees and Costs: SIM charges its retail clients fees based on assets under management. The services and fees are specified in an agreement between you and SIM. The fee is calculated based on a percentage of the value of your account on the last business day of the previous quarter. Clients are billed in arrears on a quarterly basis, at the rate set forth in your Investment Management Agreement. Unless otherwise noted, SIM’s annual fee for advisory services is 1.5%. SIM, in its sole discretion may reduce or waive entirely a client fee. Because we charge an asset-based fee, the more assets that are in your advisory account, the more you will pay in fees. This presents a conflict of interest because the firm has an incentive to encourage you to increase the assets in your account. Fees for financial planning are typically charged as an hourly engagement with a minimum of five (5) hours or \$1,250. You will also pay additional fees to third parties in connection with your managed account. These can include (as applicable), transaction costs, retirement plan administration fees, deferred sales charges on mutual funds, 12b-1 fees, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, the Orion Portfolio Solutions fee (for certain portfolios), and others. 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.

More detailed information about our fees and other costs associated with investing, along with applicable conflicts can be found in Items 5, 10, and 14 of our Form ADV Part 2A disclosure brochure.

QUESTIONS TO ASK 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?*

SECURE INVESTMENT MANAGEMENT, LLC
CLIENT RELATIONSHIP SUMMARY

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 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.

SIM's financial professionals, in their individual capacities, are also licensed insurance agents with various insurance companies, including its affiliated agencies, JD Mellberg Financial, Insurance Marketing Solutions, Retirement Income, LLC, Ursus Financial Group, and Secure Income Management. As a result, such financial professionals recommend, on a commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that SIM recommends the purchase of insurance products where SIM's financial professionals receive insurance commissions or other additional compensation. Additionally, in their individual capacities as insurance licensed agents, SIM's representatives receive compensation in addition to commissions from certain insurance wholesalers. No client is under any obligation to purchase any commission products from SIM's financial professionals.

Additional Information: For more detailed information regarding conflicts of interest, please see Items 5 and 10 of our Form ADV Part 2A. (<https://adviserinfo.sec.gov/firm/summary/141195>)

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are primarily independent contractors, although a portion are employees of SIM. The agreement between each financial professional and SIM sets out the payments we make to them. Those who provide investment advisory services receive a portion of the advisory fee you pay.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

Yes, SIM and some Financial Professionals have disciplinary histories. Please see [Investor.gov/CRS](https://investor.gov/CRS) for a free search tool to research SIM and our Financial Professionals.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

- *As a financial professional, do you have any disciplinary history? If so, for what type of conduct?*

ADDITIONAL INFORMATION

You may also find additional information about our Firm and your Financial Professional on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. Please call us at (520) 333-4719 for up-to-date information about our services or to request a copy of our relationship summary or Form ADV Part 2A.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

- *Who is my primary contact person?*
- *Is he or she a representative of a broker-dealer or investment adviser? Who can I talk to if I have concerns about how this person is treating me?*

**SECURE INVESTMENT MANAGEMENT, LLC
CLIENT RELATIONSHIP SUMMARY**

SUMMARY OF MATERIAL CHANGES

We made changes to the following sections:

WHAT FEES WILL I PAY?

Made changes to show that certain portfolios would be assessed the Orion Portfolio Solutions fee.

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?

Made changes to add affiliated insurance agencies Insurance Marketing Solutions, Retirement Income, LLC, Ursus Financial Group, and Secure Income Management.