



March 1, 2023

Form CRS – Pollock Investment Advisors, LLC

Pollock Investment Advisors, LLC is registered as an investment adviser with the Securities and Exchange Commission. Investment advisory and brokerage services and fees differ, and it is important for you to understand the difference. Free and simple tools are available to you to research firms and financial professionals at www.investor.gov/CRS which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We provide investment advisory services to retail investors. The services we offer to retail investors include investment management and financial planning. Our investment management services include direct management of clients' assets in various securities, as well as placement with third-party money managers. Our financial planning services encompass retirement planning, college planning, cash flow analysis, and coordinating advice on tax and estate planning. There are no limitations on those services. We provide monitoring services for those clients for whom we provide investment management services. Our monitoring occurs annually at a minimum, or upon material changes in market conditions, when there are changes to tax laws, new investment information is available, or there are changes in your own financial or personal situation. Our monitoring includes a review of a client's asset allocation, cash flows, securities selection and ongoing goals. Generally, we act with discretionary authority as a portfolio manager which allows us to purchase and sell securities without seeking your permission prior to trading. We are not limited in trading except by your known, identified restrictions. We do not limit ourselves to the investments we manage. We have an account minimum of \$500,000 to open or maintain an account. *For additional information please see our ADV, Part 2A, Advisory Business, Review of Accounts, and Investment Discretion at <https://adviserinfo.sec.gov/firm/summary/153350> or our website at www.pollockinvestmentadvisors.com.*

Questions to Ask Us:

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?

We charge a fee for our portfolio management services, monthly in arrears, based upon the value of your portfolio as of the last day of the current month. An asset-based fee means that if the value of your portfolio increases, our fees increase. Therefore, it is an incentive for us to encourage you to add assets to your account. In addition to our fees, you may pay custodian fees, account maintenance fees, ADR fees, transaction costs such as commissions and mark-ups, mutual fund ticket charges, and underlying mutual fund managers' fees and expenses. We do not participate in any of these fees. *For additional information, please see our ADV, Part 2A, Fees at <https://adviserinfo.sec.gov/firm/summary/153350>.*

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.

Question to Ask Us:

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 must act in your best interest and not put our interest ahead of yours. At the same time, the way we make money (asset-based fees) creates some conflicts with your interest. 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.

As previously disclosed, an asset-based fee has an inherent conflict of interest because the more money you put in your account, the more fees we earn. In addition, through our custodian, our clients may receive a securities-backed line of credit loan for a variety of purposes. If a client chooses to utilize a line of credit instead of selling securities, we may benefit by receiving an advisory fee on the greater total value of the securities, which is not reduced by any outstanding amounts on the line of credit. *For additional information, please see our ADV Part2A at <https://adviserinfo.sec.gov/firm/summary/153350>.*

Question to Ask Us:

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 compensated by salaries, bonuses, and employee benefits (healthcare, 401(k) match, etc.) paid from the receipt of advisory fees from our clients.

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

No, neither our firm nor any of our associated persons has any disciplinary or legal history. You may go to www.Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Additional Information

You may obtain additional information by viewing our current ADV, Part2A at <https://adviserinfo.sec.gov/firm/summary/153350>, or by viewing our website at www.pollockinvestmentadvisors.com. You can request up-to-date information about our firm and request a copy of our relationship summary by calling 734-929.2520. Our Form CRS is also posted on our website.

Question to Ask Us:

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