

Systematic Alpha Investments, LLC – Form CRS

Systematic Alpha Investments, LLC (“we”, “our”, or “us”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Our services and compensation structure differs from that of a registered broker-dealer. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS. The site also provides educational materials about broker-dealers, investment advisers and investing. Information in text boxes below are intended to be conversation starters for you to have with us and are required by the instructions to Form CRS.

What investment services and advice can you provide me?

We provide discretionary investment management services to various clients, including individuals and their trusts (our “retail investors”).

We manage portfolios using quantitative and algorithmic methods with interaction and oversight from our portfolio manager. In any event, the portfolio manager may override the quantitative and algorithmic processes. we generally manage accounts using one or more proprietary investment strategies. We generally purchase individual securities among global equities, but may also use options, exchange-traded funds (“ETFs”) and fixed income securities, although we may use other securities and engage the services of other independent investment managers.

We first determine your investment objective, and then invest according to your investment objectives. Once invested, we monitor your account performance, and may make changes as necessary based on these reviews.

We provide our services on a discretionary basis, which means we have the authority to buy and sell investments in your account without speaking to you prior to doing so. You can place reasonable restrictions on the securities and types of securities that we buy by notifying us, in writing.

We do not generally require an annual minimum fee or asset level for our services.

For more detailed information about our *Advisory Business* and the *Types of Clients* we generally service, please See Items 4 and 7, respectively in our [Form ADV Part 2A](#).

Conversation Starter: Given my financial situation, should I choose an investment advisory service? Why or why not?

Conversation Starter: How will you choose investments to recommend to me?

Conversation Starter: What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?

What fees will I pay?

Our fee is negotiable and is subject to a written agreement between us. However, a common arrangement we enter is for a fixed, annual fee. We either deduct our fee from one or more of your investment accounts or you must pay us by check or other means. Your account will be held with a qualified custodian. Custodians generally charge transaction fees for effecting certain securities transactions. In addition, if your assets are invested in mutual funds or ETFs, you will bear your pro rata share of the investment management fees and other fees of the funds, which would be in addition to the fees you pay us. These fees and expenses are described in each fund’s prospectus and potentially include a management fee, distribution fee, and other fund expenses. 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.

Conversation Starter: Help me understand how these fees and costs might affect my investments. If I give you \$1,000,000 to invest, how much will go to fees and costs, and how much will be invested for me?

For more detailed information about our fees and costs related to our management of your account, please See Item 5 in our [Form ADV Part 2A](#).

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 operate can create conflicts of interest. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means:

* We may recommend to you that you entrust us to manage more of your assets, and in return, try to negotiate for more compensation. We mitigate this conflict of interest by generally negotiating fixed fee relationships and disclosing this conflict of interest to you.

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

For more detailed information about our conflicts of interest, please review Item 5 of our [Form ADV Part 2A](#).

How do your financial professionals make money?

Our sole financial professional is the sole equity owner of the firm, receives a salary, and stands to receive the profits of the firm.

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

No. We encourage you to visit www.Investor.gov/CRS to research our firm and our financial professionals. Furthermore, we encourage you to ask your financial professional:

Conversation Starter: As a financial professional, do you have any disciplinary history? If so, for what type of conduct?

Additional Information

Additional information about our firm is available on the SEC's website at www.adviserinfo.sec.gov. You may contact our Chief Compliance Officer at any time to request a current copy of your Form ADV Part 2A or our *relationship summary*. Our Chief Compliance Officer may be reached by phone at (609) 751- 7550.

Conversation Starter: 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?