



Form CRS – Client Relationship Summary

January 10, 2021

Introduction

Our firm, Raleigh Investment Consultant LLC, an investment adviser registered with the U.S. Securities and Exchange Commission. You need to understand our advisory services and fees to determine which services and types of accounts are right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS which also provides educational materials about investment advisers, broker-dealers, and investing. Visit these links to get more information about our firm: <https://adviserinfo.sec.gov/individual/summary/7146575> <https://adviserinfo.sec.gov/firm/summary/298775>

Our Services:

We are a registered investment adviser that offers investment advisory services to clients. Our advisory services include Investment Management and Investment Education.

Investment management: If you open an advisory account with our firm, we'll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we'll recommend a portfolio of investments that is monitored at least annually, and if necessary, rebalanced to meet your changing needs, stated goals and objectives. We'll offer you advice regularly and contact you at least annually to discuss your portfolio. We can meet more frequently if you request so. We generally manage accounts on a discretionary basis, which means, after you sign an agreement with our firm, we're allowed to buy and sell investments in your account without asking you in advance. Any limitations will be described in the signed advisory agreement. We will have discretion until the advisory agreement is terminated by you or our firm. We advise on a variety of investment vehicles such as (but not limited to) stocks, bonds, mutual funds, exchange-traded funds (ETF), and real estate investment trusts (REIT). Our firm does not impose requirements for opening and maintaining accounts or otherwise engaging us. If you choose our investment management services without a discretionary authority, we will provide you with investment advice only, but you will be responsible to manage your account and place trades.

Investment education is offered as a separate service, specifically about trading and investing in stocks and ETFs. Investment education is not investment advice or management.

Our Fee Schedule:

For investment management services, you will be charged an ongoing quarterly fee based on the value of the investments in your account. Our Investment Management fee schedule is standard for all clients and ranges from 0.5% to 1% annually depending on the value of the assets in your account. The more assets you have in your advisory account, the more you will pay us. We, therefore, have an incentive to increase the assets in your advisory account to increase our fees. Our firm's fees will be automatically deducted from your advisory account, which will reduce the value of your advisory account. The fee for investment educational service is charged for the courses that we will be teaching you. Currently, the course fee is \$1000. This fee may change in the future and will be reflected on our website. These fees may change in the future and will be reflected on our website.

For discretionary accounts, we will use an independent custodian to hold your assets. We do not take custody of your funds. The custodian that holds your assets charges you a transaction fee when we buy or sell an investment for you. These transaction fees are in addition to our firm's fees for our Investment Management service. You may also pay charges imposed by the custodian/broker-dealer holding your accounts for certain investments and maintaining your account. Some investments, such as mutual funds, and exchange-traded funds, charge additional fees that will reduce the value of your investments over time.

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.

Our legal obligations towards you?



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.

How does our firm make money?

As a fee-only adviser, a conflict of interest may exist any time we recommend that you keep your assets under our management rather than remove your assets from our management. Examples could include recommending that you rollover an account into an account managed by our firm, or recommending that your assets remain in your account rather than satisfying a debt obligation.

Conflict of interest:

Our firm receives support services from our custodian that could include investment-related research, pricing information and market data, software and other technology that provide access to your account data, compliance and/or practice management-related publications, discounted or gratis consulting services, discounted and/or gratis attendance at conferences, meetings, and other educational and/or social events, marketing support, computer hardware and/or software and/or other products used by our firm in furtherance of our business operations. You should be aware, however, that, we are an independent firm and not controlled by the custodian. We do not receive any compensation from the custodian. However, the receipt of support services by our firm itself may create a potential conflict of interest and may indirectly influence our choice of custodian for custody and brokerage services.

History of legal or disciplinary actions:

No, our firm and financial professionals do not have any legal and disciplinary history to disclose.

Please contact our firm at 919-373-5454 to request a copy of this relationship summary, Form ADV, other up-to-date information, or if you have any other questions.

Some common question you can 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 those qualifications mean?
- Help me understand how these fees and costs may 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?
- How might your conflicts of interest affect me, and how will you address them?
- As a financial professional, do you have any disciplinary history?
- For what type of conduct?
- 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?