

## Form CRS: Anthony Gibertini

[anthonygibertini.carrd.co](http://anthonygibertini.carrd.co)

219-380-9363

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*Anthony Gibertini is an SEC-registered investment adviser. Registration does not imply any level of skill or training. Brokerage and investment advisory services and fees differ, and it is important to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS). The site also provides educational materials about broker-dealers, investment advisers, and investing.*

### **What investment services and advice can you provide me?**

Anthony Gibertini offers investment advisory services to retail investors through our interactive website. We only offer recommendations and do not have custody or discretion over client accounts. That means that you, the retail investor, have the final say over the purchase or sale of investments. We do not offer financial planning or wrap fee programs, and we do not monitor client accounts. We only offer advice with respect to stocks, bonds, indexes, and real estate. We only provide advice to clients who have \$10,000 USD of assets or more to ensure we do not charge a fee disproportionate to the assets being advised.

For more detailed information, view our brochure on our website at [anthonygibertini.carrd.co](http://anthonygibertini.carrd.co).

### **Given my financial situation, should I choose an investment advisory service? Why or why not?**

We only provide advice to clients who have \$10,000 USD of assets or more to ensure we do not charge a fee disproportionate to the assets being advised. Visit [anthonygibertini.carrd.co](http://anthonygibertini.carrd.co) and view our 'Conversation Starters' document for answers.

### **How will you choose investments to recommend to me?**

Investments will be suggested based on the suitability characteristics collected on our website. Visit [anthonygibertini.carrd.co](http://anthonygibertini.carrd.co) and view our 'Conversation Starters' document for answers.

### **What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?**

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### **What fees will I pay?**

We have no asset-based or wrap fee program fees, and we do not receive any compensation in connection with the sale or purchase of securities. The only fee we charge is a one-time, \$200 fixed fee to access our comprehensive software model through our interactive website. We do not charge any other fees or costs, such as custodian fees, account maintenance fees, fees related to mutual funds and variable annuities, and other transactional fees and product-level fees. 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. For more detailed information about our fees, view our brochure on our website at [anthonygibertini.carrd.co](http://anthonygibertini.carrd.co).

### **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?**

We require our clients have at least \$10,000 in investable assets to qualify for our services. This allows us to ensure our maximum fee will be no greater than 2.00% of our client's investable assets. It is important to note that this fee is a one-time fee and is NOT charged as a percentage of the client's investable assets on an ongoing basis. Please visit [anthonygibertini.carrd.co](http://anthonygibertini.carrd.co) and view our 'Conversation Starters' document for answers.

**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 you.

Here is an example to help you understand what this means: we may buy or sell the same securities as those we recommend to our clients in personal accounts. This may create a conflict of interest if a client's transactions can affect the price of the security and we may be encouraged to trade on those movements.

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

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**How do your financial professionals make money?**

We currently offer software model-based advice for a flat fee of \$200. Client assets, products sold, and complexity of transactions do not affect how our financial professionals are compensated.

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

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

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

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**Additional Information**

Find additional information and a copy of this relationship summary at [anthonygibertini.carrd.co](http://anthonygibertini.carrd.co). A copy can also be requested via phone at 219-380-9363

**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?**

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