

# Gold Investment Management Ltd.

## Form CRS Customer Relationship Summary, March 18, 2024

Gold Investment Management Ltd. ("GIM") is registered with the Securities and Exchange Commission (SEC) as an investment advisor. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

We offer investment advisory services to retail investors, including portfolio management services that address your investment strategy, asset allocation, and risk tolerance. We generally manage your portfolio on a discretionary basis where you provide us authority to purchase and sell investments on your behalf. In certain cases, you may impose restrictions on us when investing in certain securities or types of securities. However, if the restrictions prevent us from properly servicing your client account or require us to deviate from our standard suite of services, we reserve the right to end the relationship. We perform a rebalance review of your account at least quarterly and on an ad hoc basis as needed. A full review of your portfolio and investment objectives is performed at least annually. We have an account minimum of \$100,000, which may be waived by us at our discretion.

For additional information, please see our Form ADV Part 2A brochure (Items 4 and 7).

#### Conversation Starters – 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?

When we provide you investment management services, we charge you a percentage of the market value of the assets we manage. Our asset-based fee is charged to you monthly in arrears. You will pay fees at an annual rate not exceeding 2.25%.

These fees are generally deducted directly from your custodial account. All fees are negotiable and a different fee rate may be charged to certain clients based on various criteria. When we charge you an asset-based fee, the more assets there are in your account, the more you will pay in fees. We therefore have an incentive to encourage you to increase the assets in your account.

Please also note that you will incur certain charges imposed by financial institutions and other third parties that are separate from the advisory fee we will charge you. These charges include brokerage commissions, custodial fees, and transaction fees. If you have assets held in custody at Credential Qtrade Securities Inc., you are generally assessed a custody fee of 0.15% that is billed by us but remitted to the custodian. If you have assets held at other custodians, you will pay custody fees directly to the respective custodian.

You may also pay charges and fees imposed directly by an ETF or other fund in your account. Thus, depending upon the investment, you may be directly and indirectly paying two levels of advisory fees (one layer paid directly to us and one layer paid to a fund).

**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 additional information, please see our Form ADV Part 2A brochure (Items 5.A, B., C., and D).

#### Conversation Starters – 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 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 affect the recommendations we provide you. Here are some examples to help you understand what this means.

- In addition to being registered with the U.S. Securities and Exchange Commission, GIM is also registered in Canada with the Alberta, British Columbia, Saskatchewan, Manitoba, Ontario, Quebec and Nova Scotia financial regulatory authorities. A significant component of GIM's business relates to providing advisory services to Canadian residents, which requires resources that may not directly benefit U.S. clients.

For more information about our conflicts of interest, please see our Form ADV Part 2A brochure (Items 10 and 12).

### **Conversation Starters – Ask Us**

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

## How do your financial professionals make money?

Employees receive a base salary and discretionary bonus based on the profitability of the firm. In addition, shareholders of the firm receive periodic dividends. Certain employees receive a portion of their compensation that is specifically related to whether they obtain clients for the firm. Neither GIM nor any employees receive any transaction-based compensation, such as brokerage commissions or mutual fund sales charges.

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

Yes. Visit [Investor.gov/CRS](https://investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

### **Conversation Starters – Ask Us**

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

Additional information about our firm can be found at <https://gold-im.com/> and <https://adviserinfo.sec.gov/>. You can obtain a copy of this relationship summary, or any other up-to-date information, upon request and free of charge by contacting us at 888-436-9955.

### **Conversation Starters – Ask Us**

***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?***