



Form Customer Relationship Summary (CSR) - January, 2024

Item 1. **Introduction**

Apogee Investment Management (AIM) is registered with the Securities and Exchange Commission (SEC) as an independent investment adviser. Investment advisory services and fees differ, and it is important for you to understand these differences. Additional information can be found on the FINRA or Securities Investor Protection Corporation websites. There are also free and simple tools available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

Item 2. **Relationships and Services:**

What investment services and advice can you provide me?

AIM offers investment advisory services, financial planning and limited tax preparation services to individual retail investors, non-profit organizations, foundations, endowments, and 401k plan participants. AIM (i) **Monitors** and manages client assets daily, while reviewing portfolios at least monthly; (ii) **Investment Authority:** AIM has full discretionary authority (to make investment decisions for buying or selling investments) when market conditions or client needs necessitate action; (iii) **Limited Investment Offerings:** AIM sells no proprietary products and mostly uses individual stocks, bonds, mutual funds, exchange traded funds (etf's) and cash to manage portfolios; and (iv) **Account Minimums and Other Requirements:** AIM has a minimum account value of \$100,000. However, some exceptions are made for family members of existing clients and/or if additional assets will be added in the future. **For additional information**, please see AIM's ADV Part 2, Item 4 & 7 on our website: www.aim4apogee.com or contact Kevin VandenBerg for a full ADV Brochure.

CONVERSATION STARTER: *Ask your financial professional:*

- *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?*

Item 3. **Fees, Costs, Conflicts, and Standard of Conduct**

What fees will I pay?

AIM charges an investment advisory fee on the total assets managed:

For asset totals under \$1,000,000

- 1.75% for assets under \$100,000
- 1.25% for asset totals of \$100,000 to 1,000,000

For asset totals over \$1,000,000

- 1.00% of the first \$2,000,000
- 0.75% of the next \$3,000,000 of assets under management
- 0.50% of the next \$5,000,000 of assets under management

The additional services of tax preparation or financial planning may include additional charges above the advisory management fee. Other fees may include mutual fund fees, transaction fees (for trades), account maintenance fees, or custodial fees. However, none of these fees are captured or retained by Apogee Investment Management.

You will pay fees and costs whether you make or lose money on your investments. These 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 Items 5 & 6 of AIM's ADV at www.aim4apogee.com or contact Kevin VandenBerg for a full brochure.

CONVERSATION STARTER: Ask your financial professional:

- *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 AIM acts as your investment adviser, we have a duty to act in your best interest and to put your interests ahead of ours. We have worked hard to eliminate conflicts of interest and have modeled our business to do well as you (our client) do well, and vice versa. AIM sells no products, has no proprietary funds, receives no outside compensation for buying or selling specific funds or securities, does not have revenue sharing and does not engage in Principal Trading. However, you should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here are some examples to help you understand what this means:

CONVERSATION STARTER: Ask your financial professional:

- *How might your conflicts of interest affect me, and how will you address them?*
- *How do your financial professionals make money?*

The only revenue retained by AIM are fees for investment advisory services, tax preparation fees (when applicable) and financial planning fees (when applicable). These revenues are collected by the company and used to pay AIM's expenses and the salary of the owner.

Item 4. Disciplinary History

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

AIM and its employees have never required disclosures nor have had any legal or disciplinary action against them.

CONVERSATION STARTER: Ask your financial professional:

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

Item 5. Additional Information

For additional information about our services, or if you would like additional, up-to-date information about Apogee Investment Management or its employees, a copy of this disclosure, or a copy of our full ADV brochure, please contact Kevin VandenBerg at 315.380.0957 or kev@aim4apogee.com.

CONVERSATION STARTER: Ask your financial professional:

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