

Client Relationship Summary

Date: 01/25/2024

ITEM 1: INTRODUCTION

AEGIS FINANCIAL is an investment adviser registered with the Securities and Exchange Commission, offering advisory accounts and services. This document gives you a summary of the types of services and fees we offer. As a retail investor, it is critical for you to understand the differences between brokerage and investment advisory services. Please visit www.investor.gov/CRS for free and simple tools to research firms and educational materials about broker-dealers, investment advisers, and investing.

ITEM 2: RELATIONSHIPS AND SERVICES

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

Our firm provides investment advice through individualized consultations about retirement planning, tax planning, goal-based planning, investment planning, consulting, and estate planning for a fee. As a part of our financial planning services, we offer discretionary advisory services (where our firm decides against the purchase or sale of investments) and non-discretionary advisory services (where the retail investor makes the ultimate decision). We seek to understand your objectives by discussing your financial situation, unique needs and preferences, prior investment experience, risk tolerance, and any other important information about you.

We will review your investment strategy periodically to ensure your portfolio remains appropriately diversified and aligned with your risk tolerance and objectives. Therefore, you must notify us of any changes to your financial or personal circumstances as our relationship continues.

A fee-based advisory account may be appropriate if you value ongoing advice and monitoring of your investments. You should also consider your portfolio size, volume, frequency of trades, investment time horizon, and type of advisory services needed.

ADDITIONAL INFORMATION

We offer a wide range of advisory services to individual investors, high-net-worth individuals, and charitable organizations. We do not limit the types of investments that we recommend, and our firm does not have a minimum account size.

Consulting services oriented toward existing investment portfolios, employer retirement plans, insurance, annuities, and other investments are offered non-discretionary. Consulting services are intentionally broad in scope and will vary in complexity while being tailored to address the material issues surrounding each client's financial goals.

For more information, please also see our Form ADV Part 2A ("Brochure"), specifically Items 4 & 7.

Conversation Starters

- *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?

We are paid a percentage of assets we manage for you. If your account value goes up, we make more. If your account value goes down, we make less. The advisory fee compensates us for providing ongoing reviews and recommendations with your accounts and varies depending on the services you receive. The advisory agreement gives us written authorization to withdraw the fees paid in advance and withdraw them directly from your accounts quarterly. Additional deposits and withdrawals over \$100,000 will be prorated, and the adjustments will be made in the following quarter since fees are paid in advance. You pay our fees even if you do not have any transactions, and the advisory fee paid to us does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our [Brochure](#).

Our fixed fee arrangements for consulting services are based on the work we expect to perform for you, so material changes in the amount of work will affect the fee we quote. Consulting fees may be paid via different methods and various durations based on the signed consulting agreement. In some cases, fees may be paid by fee deduction if agreed to by the client, and the client also has an AEGIS portfolio management account. Depending on the specific services provided, consulting fees can be paid in advance or arrears.

Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees that reduce the value of your investment over time. You typically do not pay transaction fees when we buy and sell an investment in your account, although there may be instances where transaction fees are assessed. Whether you make or lose money on your investments, you will pay fees and costs. Fees and costs will reduce any money you make on your investments over time. Please make sure you understand what fees and costs you are paying. Please also see our [Brochure](#) for additional details.

WHAT ARE YOUR LEGAL OBLIGATIONS TO ME WHEN ACTING AS MY INVESTMENT ADVISOR? 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, how we make money conflicts with your interests. You should understand and ask us about these conflicts because they can affect our investment advice. Here are some examples to help you understand what this means.

Our financial professionals may receive commissions from certain investment vehicles not offered on a fee basis, such as fixed annuities, life, or long-term care insurance. Moreover, we may receive compensation for client events from third parties. We manage this potential conflict of interest with a well-defined investment selection process. Please also see Item 10 of our [Brochure](#) for additional details.

As fiduciaries, we put our client's interests first. We demonstrate this by recommending products and services only if they are in your best interest. We will disclose any potential conflict of interest in making recommendations verbally or in written communication. We will take reasonable care to identify, mitigate, or eliminate all conflicts to your benefit.

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Primarily, we benefit from the advisory fees we receive from you. We also may receive payment for our standalone consulting services on a flat fee or hourly basis.

Conversation Starters

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

ITEM 4: DISCIPLINARY HISTORY

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

No. We do not have legal and disciplinary events. Visit <https://www.investor.gov/CRS> for a free, simple search tool to research us and our financial professionals.

Conversation Starters

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

ITEM 5: ADDITIONAL INFORMATION

For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/305030> and any individual brochure supplement your representative provides. If you have any questions, need additional up-to-date information, or want another copy of this Client Relationship Summary, please get in touch with us at (920) 233-4650.

Conversation Starters

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