



## Client Relationship Summary [Form CRS]

DECEMBER 31, 2023

### ITEM 1: INTRODUCTION

The Chartist is a registered investment adviser with the Securities and Exchange Commission. Registration with the S.E.C. or any state securities authority does not imply a certain level of skill or training. Please note that brokerage and investment advisory services and fees differ, and it is important that you understand the differences. Never invest your money with someone who is not licensed and registered. Free and simple tools are available to research firms and financial professionals at [www.Investor.gov/CRS](http://www.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?

The Chartist offers investment advisory services on a fee-only basis to its clients, which includes individuals, pension and profit sharing plans, trusts, estates and charitable organizations, etc.

The Chartist provides investment advice using primarily common stocks, exchange traded funds, no load stock and income funds and money market funds. We offer discretionary portfolio management services in which we invest your assets using one or more model portfolios developed by our firm. We are not a financial planning firm and do not offer comprehensive financial planning services. The clients have the option to select between our three investment strategies. We monitor the portfolios on an ongoing basis and will rebalance the portfolio as required by changes in market conditions. Clients at any time may impose restrictions, in writing, on our discretionary authority (i.e., limit the types/amounts of particular securities purchased for their accounts).

**Equity Portfolios:** Minimum size \$100,000.00 these portfolios are invested in a broad spectrum of common stocks, exchange traded funds and money market funds. This strategy main investment goal is growth.

**Balanced Portfolios:** Minimum size \$100,000.00 these portfolios are invested in a combination of no load common stock and income mutual funds and exchange traded funds. The investment goal is income and growth.

**Mutual Fund/Exchange Traded Fund Portfolios:** Minimum size \$50,000.00 these portfolios are invested in no load growth stock mutual funds and exchange traded funds. Investment goal is growth. Investments with greater risk may offer higher potential returns, but they may expose you to greater investment losses. Keep in mind every investment carries some degree of risk and no legitimate investment offers the best of both worlds. For additional information regarding the advisory services we provide please see our ADV Part 2A brochure available on our website and also at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

#### THE FOLLOWING ARE QUESTIONS YOU CAN ASK US OR ANOTHER FINANCIAL PROFESSIONAL ABOUT RELATIONSHIPS AND SERVICES:

- 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?

Our clients agree to compensate us based on our fee schedule. Our annual rates range from 1.25% to less than .65%. The fee is based on the value of the client account at the beginning of each quarter and does include cash. If the client cancels their account before the end of the quarter they will receive back a pro rata share of the quarterly management fee. If you or family members open additional accounts our billing rate is based on the total assets of all of the accounts. We do not participate in any wrap fee programs or performance based programs.

Our firm does not receive commissions or other forms of compensation for the sale of securities or other investment products recommended to you. We do not offer referral fees to anyone. We reserve the right to enter into contacts with clients that may result in fees that are less than the standard fee schedule based upon certain criteria including, but not limited to, anticipated future earning capacity, anticipated future addition assets, dollar amount of assets to be managed, related accounts, or account composition. For more information about our fee schedule and billing process, please see our ADV Part 2A brochure available on our website and also at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

**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.** Charles Schwab & Co. is the broker/dealer for The Chartist Managed Accounts. Other broker/dealers might charge lower commissions and/or transaction fees for effecting securities transactions. Schwab may charge brokerage commissions and/or transaction fees for effecting certain securities transactions (right now Schwab does not charge a commission on equity trades but transaction fees and redemption fees are charged for certain no-load mutual funds). Clients will also incur, relative to all mutual fund and exchange traded fund purchases, charges imposed at the fund level (e.g., management fees and other fund expenses.) Please make sure you understand what fees and costs you are paying.

**THE FOLLOWING IS A QUESTION YOU CAN ASK US OR ANOTHER FINANCIAL PROFESSIONAL ABOUT THE IMPACT OF FEES AND COSTS ON YOUR ACCOUNT:**

- *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 can affect the investment advice we provide you. Here are examples to help you understand what this means: We have a conflict of interest when current or prospective clients ask for our advice on rolling over a 401(k) or other retirement assets to an IRA under our management, as this would mean additional money management revenue for our firm. Typically, the more assets there are in your advisory account the more you will pay in fees and we may therefore have an incentive to encourage you to increase the assets in your account.

At The Chartist, our source of revenue is from investment management fees paid by our clients.

**THE FOLLOWING IS A QUESTION YOU CAN ASK US OR ANOTHER FINANCIAL PROFESSIONAL ABOUT CONFLICTS OF INTEREST:**

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

**HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?**

Each of our financial professionals is paid based on the success of the firm and their level of contribution. The pay is not tied to client referrals nor the type of complexity of the advice provided.

**ITEM 4: DISCIPLINARY HISTORY**

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

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

**THE FOLLOWING IS A QUESTION YOU CAN ASK US OR ANOTHER FINANCIAL PROFESSIONAL ABOUT THEIR DISCIPLINARY HISTORY:**

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

**ITEM 5: ADDITIONAL INFORMATION**

Additional Information You can find additional information about our firm's investment advisory services along with this relationship summary on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov) by searching for Firm CRD #105072. You may also contact The Chartist at (562) 596-2385 or through our website at [www.accounts.thechartist.com](http://www.accounts.thechartist.com) to request up-to-date information and a copy of this relationship summary.

Any questions or concerns you can contact Daniel F. Sullivan, Chief Compliance Officer of the Chartist at 562-596-2385 or by email to [contactus@thechartist.com](mailto:contactus@thechartist.com).

**THE FOLLOWING ARE QUESTIONS YOU CAN ASK US OR ANOTHER FINANCIAL PROFESSIONAL ABOUT CONTACTS:**

- *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?*