



## Form CRS Customer Relationship Summary, February 29, 2024

THOR Investment Management, Inc. dba THOR Wealth Management, Inc. is registered with the Securities and Exchange Commission (SEC) as an Investment Adviser. Brokerage and investment advisory services and fees differ and it is important for you as a retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://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 investment management, financial planning, retirement planning, estate planning, and tax planning. We generally manage your portfolio by allocating assets among various individual securities, mutual funds, and ETFs using one or more of our proprietary model portfolios. Investment management is provided on a discretionary basis. Discretionary means the trading activity with your account is entered by us without receiving prior authorization for each trade. You may impose restrictions on the securities or types of securities in which you would like us to invest. We monitor your account at least quarterly. We will offer you advice on a regular basis and contact you at least annually to discuss your portfolio. We do not have a minimum account size. We do not restrict our advice to certain types of products or investments.

Our financial planning services help you identify the strengths and weaknesses of your long-term financial health. Using software tools to develop comprehensive financial plans, we help guide clients toward accomplishing their goals. Retirement planning focuses on the management of your portfolio to ensure longevity through retirement while at the same time providing needed income. We provide a full range of estate planning services, all of which are designed to help you achieve your personal and financial goals regarding the tax-efficient transfer of your assets to the next generation and/or to charitable institutions. Our goal with tax planning is to minimize your lifetime tax liability.

**For additional information**, please see our Form ADV Part 2A brochure Items 4 and 7, which is available online at: <https://adviserinfo.sec.gov/firm/summary/105902>.

### **Conversation Starters. Questions to 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?***

We offer our services on a fee basis, which may include fixed fees or fees based upon assets under management. We provide investment management services for an annual fee, which is negotiable and varies between 0.40% and 1.00% depending upon the market value of the assets under management. For our emerging wealth clients, generally defined as clients between the ages of twenty-eight (28) and forty (40), the annual fee, which is negotiable, varies between 0.50% and 0.75% depending upon the market value of the assets under management. In addition to our investment fee for our emerging wealth clients, we also charge a monthly wealth management fee in advance ranging from \$150 - \$200 based on multiple factors, including assets under management. The more assets you have in your advisory account, the lower the effective rate but higher the nominal fee. Therefore, we have an incentive to increase the assets in your advisory account in order to increase our fees. Our fees are prorated and charged quarterly, in arrears, and, in most cases, automatically deducted from your account, which will reduce the value of your account. For non-investment clients, we charge a fee of \$3,500 for a comprehensive financial plan billed at the completion of the plan.

The broker/dealer that holds your assets may charge you a transaction fee when we buy or sell an investment for you. These transaction fees are in addition to our fees. You may also pay charges imposed by the broker-dealer for custodial fees, account maintenance fees, fees related to mutual funds and variable annuities, and other 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 additional information**, please see our Form ADV Part 2A brochure Items 5 and 12, which is available online at:

<https://adviserinfo.sec.gov/firm/summary/105902>

- 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 some examples to help you understand what this means.*

We recommend that you establish an account with a third-party independent custodian. We receive research products and services from the custodian to assist us in the performance of our investment decision-making responsibilities. These arrangements present a conflict of interest in that we have a financial incentive to recommend that you maintain your account with the custodian for the availability of these products and services and not solely on the nature, cost, or quality of custody and brokerage services provided by the custodian.

We receive research and services from Applied Finance Group, Ltd and we also use some of their funds in our investment models. This is a conflict of interest. We believe, however, that our due diligence of their investment options is in the best interests of you, our client.

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

**For additional information**, please see our Form ADV Part 2A brochure Items 8, 10, 12, and 14, which is available online at:

<https://adviserinfo.sec.gov/firm/summary/105902>.

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

Our financial professionals are compensated by a salary based on their duties and the revenue our firm earns from its advisory or consulting services. Furthermore, we offer a bonus plan for our employees that is based on the amount of new assets referred to us by an employee.

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

No, our firm or financial professionals do not have any legal or disciplinary history. Visit [Investor.gov/CRS](https://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?

**For additional information about our services**, you may visit the SEC's website at [adviserinfo.sec.gov](https://adviserinfo.sec.gov) by searching CRD #105902. If you would like additional, up-to-date information or a copy of this disclosure, please contact our firm at (513) 271-6777.

- 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?

## Exhibit 1

We changed this sentence from:

We offer our services on a fee basis, which may include hourly and/or fixed fees, as well as fees based upon assets under management.

To:

We offer our services on a fee basis, which may include fixed fees or fees based upon assets under management.

We changed this sentence from:

We provide investment management services for an annual fee, which is negotiable and varies between 0.40% and **1.25%** depending upon the market value of the assets under management.

To:

We provide investment management services for an annual fee, which is negotiable and varies between 0.40% and **1.00%** depending upon the market value of the assets under management.

We added the following two sentences:

For our emerging wealth clients, generally defined as clients between the ages of twenty-eight (28) and forty (40), the annual fee, which is negotiable, varies between 0.50% and 0.75% depending upon the market value of the assets under management. In addition to our investment fee for our emerging wealth clients, we also charge a monthly wealth management fee in advance ranging from \$150 - \$200 based on multiple factors, including assets under management.

We deleted the following sentence:

For our current investment clients, we also charge a fee of \$1,000 for a comprehensive financial plan billed at the completion of the plan.

We changed this sentence from:

For non-investment clients, we charge a fee of **\$2,500** for a comprehensive financial plan billed at the completion of the plan.

To:

For non-investment clients, we charge a fee of **\$3,500** for a comprehensive financial plan billed at the completion of the plan.