



Lenk Ladner Investment Solutions
Form CRS-Customer Relationship Summary
March 2024

Lenk Ladner Investment Solutions is an Investment Adviser registered with the Securities and Exchange Commission. 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 www.investor.gov/CRS, which also provides educational materials about investment advisors, broker dealers, and investing.

Relationships and Services – What investment services and advice can you provide me?

Services-We are a fee based only advisory firm that manages investment portfolios for individuals and organizations on a continuous basis. You will initially expect to interview with an adviser to determine your investment goals and objectives and compatibility with our firm's investment philosophy.

Monitoring - The degree of services required for your portfolio and current market conditions will determine the frequency of monitoring of each account. Your account will be reviewed at least quarterly. We strive to keep transaction costs low, always working in your best interest and being attuned to changes in your goals and objectives.

Investment Authority - We offer accounts on a discretionary and non-discretionary basis. The discretionary accounts allow us to buy and sell investments without seeking prior approval. For our non-discretionary accounts, we give advice and you determine what investments we should buy and sell for you.

Account minimum - Our account minimum is \$500,000. Account minimums are negotiable.

Investment Offerings - We primarily invest in stocks, bonds, mutual funds and exchange traded funds (ETF) to help achieve your investment objectives. The size of your account helps determine the type of securities we invest in for you.

Additional details about our advisory services can be found in our ADV Part 2A Brochure, items 4 and 7.

Conversation Starter – Ask your financial professional.

Given my financial situation, why should I choose an advisory account?
Why should I choose a brokerage account?
How will you choose investments to recommend for my account?
What is your relevant experience, including your licenses, education, and other qualifications?
Please explain what the abbreviations in your licenses are and what do they mean.

What fees will I pay?

Advisory fees - Our fees are charged quarterly in arrears, but not necessarily a calendar quarter. The maximum fee you will pay is 1%. Your account size and degree of services required could reduce the fee. All fees are negotiable.

Other fees and costs - In addition to our management fee some investments, such as ETFs and mutual funds impose additional fees, charged by the Investment Company managing the funds, that will reduce the return on your investment overtime. We attempt to minimize these fees to help you achieve better results. You are responsible for additional fees charged by your custodian such as trade commissions or wire fees and the like.

Additional Information – 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.

Additional details about our fees can be found in our ADV Part 2A Brochure, items 5A, B, C and D.

Conversation Starter – Ask your financial professional.

Help me understand how these fees and costs 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 advisor? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor- We must 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.

Potential conflicts- The more assets you have in your advisory account, including cash, the more you will pay in fees. We therefore have an incentive to encourage the investor to increase the assets in their account to increase our fees.

Additional details about our firm's potential conflicts of interest can be found in our ADV Part 2A Brochure, items 6, 10 and 11.

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?

Our professionals are compensated based on the revenue from our fee based advisory services. We do not sell products or earn commissions from recommending products.

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

No, we have no history of disciplinary action. You can visit www.investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Conversation Starter – Ask your financial professional.

As a financial professional, do you have any disciplinary history? If so, for what type of conduct?

Additional Information.

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov. You may also find it on our website www.lenkladner.com or in our Form ADV Part 2 Firm Brochure.

For a copy of this relationship summary or to request additional, up-to-date information, you may also contact our firm at 508-428-1645.

Conversation Starter – Ask your financial professional.

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?