

Harold Davidson & Associates, Inc
FORM CRS – CUSTOMER RELATIONSHIP SUMMARY
March 2024

Item 1. <u>Introduction</u>	Harold Davidson & Associates, 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 to understand these differences. Free and simple tools are available to research firms and financial professionals at http://www.investor.gov/crs , which also provides educational materials about broker-dealers, investment adviser, and investing.
Item 2. <u>Relationships and Services</u>	<p>What investment services and advice can you provide me?</p> <p>We offer investment advisory services to retail investors, including individuals, family foundations, and trusts. Our investment counseling services emphasizing stocks, bonds and real estate investments providing continuous advice based on the individual needs of the client’s specific goals and objectives. Our firm also offers Financial Planning & Consulting as well as Retirement Plan Consulting.</p> <p>Monitoring</p> <p>Client portfolios are reviewed at least quarterly with continuous monitoring of the underlying securities in the portfolios. Accounts are reviewed in the context of each client’s stated investment objective guidelines.</p> <p>Investment Authority</p> <p>Our clients typically grant us ongoing discretionary authority to manage their accounts, which means that we can buy and sell investments on behalf of our clients without seeking permission on a trade-by-trade basis.</p> <p>Limited Investment Offering</p> <p>Our investment recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company and will generally include exchange-listed securities, exchange traded funds (ETF), securities traded over the counter, foreign issuers, corporate debt securities and commercial paper, certificates of deposit, municipal securities, mutual fund shares, US government securities, and limited partnerships/limited liability companies that invest in real estate.</p> <p>Account Minimums and Other Requirements</p> <p>Pre-existing advisory clients are subject to the minimum account requirements and advisory fees in effect at the time the client entered into the advisory relationship. Therefore, our minimum account requirements will differ among clients.</p> <p>Additional information about Harold Davidson & Associates, Inc services is available on Part 2 of our Form ADV, which is available at https://adviserinfo.sec.gov/firm/summary/110994.</p> <p>Conversation Starters. Ask your financial professional—</p> <ul style="list-style-type: none">• 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. <u>Fees, Costs, Conflicts, and Standard of Conduct</u>	<p>A. What fees will I pay?</p> <p>Harold Davidson & Associates, Inc charges clients an investment management fee that is based on the value of each client’s assets under management. Fees are negotiable and range between 0.75% and 2.00% annually, depending on the size and complexity of each client’s accounts. Alternatively, certain clients pay a fixed annual fee. Our firm’s fees generally increase as client accounts grow, so we have an incentive to encourage our clients to increase the amount of assets in the accounts that are under our management. Additionally, our firm’s standard hourly fee to be charged will be \$300 and our flat fees are between \$2,000 and \$4,000 for our Financial Planning & Consulting services. For our Retirement Plan Consulting services, our fees are based on a percentage of plan assets and will not exceed 2.00%. Additional information about our firm’s fees are included in Item 5 of Part 2 of Form ADV, available at: https://adviserinfo.sec.gov/firm/summary/110994.</p> <p>In addition to the investment management fee, clients may bear transaction fees when we buy or sell investments. Clients also pay fees to the broker-dealer or bank that maintains each account (called “custody” fees). Our firm often selects and purchases mutual funds and exchange traded funds for a portion of clients’ portfolios. Such investment vehicles pay their own management, transaction, and administrative fees and expenses, and those fees and expenses are indirectly borne by the investors in those vehicles, including Harold Davidson & Associates, Inc’s clients.</p>

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	<p>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.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none">• 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 3. <u>Fees, Costs, Conflicts, and Standard of Conduct</u>	<p>B. 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?</p> <p>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 to you. Here are some examples to help you understand what this means.</p> <ul style="list-style-type: none">• We manage accounts for multiple clients, and we allocate our time based on each client's needs. Our firm earns more as we expand our client base and grow our assets under management, and we seek to balance our staffing with the individualized needs of each client.• We may recommend that clients establish brokerage accounts with the Schwab Institutional division of Charles Schwab & Co., Inc. ("Schwab") to maintain custody of clients' assets and to effect trades for their accounts. Although we recommend that clients establish accounts at Schwab, it is the client's decision to custody assets with Schwab. Harold Davidson & Associates, Inc. is independently owned and operated and not affiliated with Schwab. Schwab also offers products and services that benefit the firm but may not directly benefit clients such as certain software, technology, discounts at third-party vendors, and educational events. <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none">• How might your conflicts of interest affect me, and how will you address them? <p>Additional information about conflicts of interest between Harold Davidson & Associates, Inc and its clients is available on Part 2 of our Form ADV, which is available at https://adviserinfo.sec.gov/firm/summary/110994.</p> <p>How do your financial professionals make money? Harold Davidson & Associates, Inc's financial professionals receive a salary and may receive a discretionary bonus. Compensation is set with the intention of attracting and retaining highly qualified professionals. Compensation is based on a variety of factors, including the number, value, and complexity of accounts under management, the performance of those accounts, and client satisfaction and retention.</p>
Item 4. <u>Disciplinary History</u>	<p>Do your financial professionals have legal or disciplinary history?</p> <p>Yes <input checked="" type="checkbox"/> No <input type="checkbox"/></p> <p>Visit http://www.Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none">• As a financial professional, do you have any disciplinary history? For what type of conduct?
Item 5. <u>Additional Information</u>	<p>Additional information about our services can be found at https://adviserinfo.sec.gov/firm/summary/110994. If you have any questions about the contents of this brochure or would like to request a copy of this relationship summary, please contact Gina Gamboa at (310) 533-5551.</p> <p>Conversation Starter. Ask your financial professional—</p> <ul style="list-style-type: none">• 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?