

Bruce Colin and Company is registered with the Securities and Exchange Commission as an investment advisor. Investment advisory and brokerage services and fees differ and it is important to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which also provides educational materials about broker-dealers, investment advisors, and investing.

### What investment services and advice can you provide me?

We provide two primary financial services to individuals and families on a fee-only basis. First, we provide financial planning to some clients on a one-time basis only, without the responsibility for any ongoing monitoring or implementation of recommendations. Second, we provide financial planning and portfolio management to other clients on an ongoing basis, which includes reviewing brokerage, trust, retirement, and other investment accounts at least annually for their consistency with each client's stated goals and financial circumstances.

We invest primarily in mutual funds, exchange traded funds, government securities, municipal securities, and certificates of deposit. On occasion, we may recommend the use of a third-party manager for their particular expertise or access to investments that would otherwise be unavailable to us. You should be aware that our choice of investments may be limited by the resources made available to us through our relationships with custodians and other providers in the broader financial industry. At the same time, our relationships may allow us to have access to certain investments for our clients that may not be available to the general public.

We manage your account(s) on a non-discretionary basis, which means we will contact you for approval before any trades that result in the purchase or sale of an investment. Therefore, the ultimate decision regarding the purchase or sale of the investment is yours. You provide non-discretionary authority when you sign our investment management agreement. We do not have a required minimum investment. This agreement will remain in place until you or we terminate it.

Additional information about our services is located in Items 4, 5, 7 and 13 of our [Firm Brochure](https://adviserinfo.sec.gov/firm/brochure/118035) (adviserinfo.sec.gov/firm/brochure/118035).

- ✓ 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 charge a flat fee for clients who seek a one-time comprehensive financial plan. Our fee reflects our judgment of the scope and complexity of your financial situation and goals, and will be outlined in an engagement letter that we will prepare for you before beginning any work. Alternatively, we can provide hourly planning at a rate of \$400 per hour for clients who wish only to address a specific issue or question.

Clients who engage us for ongoing financial planning and investment management services are charged an annual fee on their investment account(s) ranging from 0.20% to 1.00%, and are billed as of the end of each quarter. At our discretion, we may exclude certain assets when calculating clients' management fees, and we may alternatively negotiate an annual retainer fee where appropriate. The more assets you have in your advisory account, the more you will pay us. We therefore have an incentive to encourage you to increase the assets in your account which will increase our fees.

Some investments (such as mutual funds and exchange traded funds) impose separate fees that can reduce the value of your investment over time. In situations where we may recommend the services of a third-party investment manager, that manager will have its own fee schedule that differs from our own, so we elect not

to include those assets in our own billing. The broker/dealer (custodian) that holds your assets can charge you a transaction fee when we buy or sell an investment for you. The custodian's transaction fees are in addition to our fee for advisory services. You may also pay charges imposed by the custodian holding your account for certain investments and maintaining your account.

**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 information about these fees and costs may be found in Items 5 and 12 of our [Firm Brochure](#).

- ✓ Help me understand how these fees and costs might affect my investment. 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 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 Charles Schwab & Co., Inc. to serve as custodian to our clients. Schwab provides us with certain products and services at no cost that benefit us but do not benefit our clients. Certain of these products and services assist us in managing and administering our clients' accounts and others help us develop our business. The receipt of these products and services creates a conflict of interest because it gives us an incentive to have clients choose Schwab as a custodian.

Additional information about our conflicts of interest is located in Items 12 and 14 of our [Firm Brochure](#).

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

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

Our financial professional is compensated based on the income generated by financial planning fees and investment management fees, less any expenses. As described earlier on the first page of this document with regard to investment management fees, this creates an incentive to increase the assets in your account which will increase the compensation he receives.

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

No, neither our firm nor our financial professionals have any legal or disciplinary history. [Investor.gov/CRS](https://www.investor.gov/crs) is a free and simple search tool to research Bruce Colin and Company and our financial professionals.

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

**Additional Information**

Additional information about our investment advisory services is available in our [Firm Brochure](#) and our [website](http://www.colinwm.com) (www.colinwm.com). You may request a current copy of this relationship summary by calling (310) 378-4355 or download it [here](https://adviserinfo.sec.gov/firm/summary/118035) (adviserinfo.sec.gov/firm/summary/118035).

- ✓ Who is my primary contact? 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?

~~June 2020~~ January 2024

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