

Ahl Investment Management, Inc.
January 30, 2024

FORM CRS

Ahl Investment Management, Inc. is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, 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. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?

The following summarizes our investment advisory services and relationships to retail investors.

- **Services:** We offer investment advisory services to retail investors. These services include portfolio management which takes into account financial planning.
- **Account Monitoring:** If you open an investment account with our firm, as part of our standard service we will monitor your investments on an ongoing basis and will conduct account reviews at least annually. We will provide you with a written report.
- **Investment Authority:** We manage investment accounts on a discretionary basis whereby we will decide which investments to buy or sell for your account. We have discretion to select, retain or replace third-party managers to manage your accounts. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing. We also offer non-discretionary investment management services whereby we will provide advice, but you will ultimately decide which investments to buy and sell for your account. You have an unrestricted right to decline to implement any advice provided by our firm on a non-discretionary basis.
- **Investment Offerings:** We provide advice on various types of investments based on your stated goals and objectives. Our services are not limited to a specific type of investment or product.
- **Account Minimums and Requirements:** In general, we require a minimum of \$500,000 to open and maintain an advisory account. At our discretion, we may waive this minimum account size. We charge a minimum annual fee in the amount of \$1,000 to open and maintain an advisory account. At our discretion, we may waive the minimum fee.

For detailed information regarding our services, fees and other disclosures refer to our Form ADV Part 2A, Items 4, 5, 7, 8, 10, 13 and 16 available via our firm's [Investment Adviser Public Disclosure Page](#).

Key Questions to Ask Your Financial Professional

- **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?

The following summarizes the fees and costs associated with engaging our firm for investment advisory services.

- **Asset Based Fees:** Our asset-based fees for portfolio management is based on a percentage of your assets we manage. Our annual portfolio management fee is billed and payable quarterly in arrears based on the value of your account on the last day of the calendar quarter. Our minimum annual fee is \$1,000, unless such requirement is waived. This presents a conflict of interest as we are financially incentivized to encourage you to place more assets in your advisory account as you will pay more in advisory fees
- **Other Fees & Costs:** In addition to our advisory fee, you will also be responsible for third party manager and/or platform fees, custody fees, account administrative and maintenance fees, fees and expenses related to mutual funds and exchange traded funds, applicable securities transaction fees, and other product-level fees associated with your investments.
- **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.

For detailed information regarding our fees, refer to our Form ADV Part 2A, Items 5 and 6 available via our firm's [Investment Adviser Public Disclosure Page](#).

Key Questions to Ask Your Financial Professional

- **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.
- Because our revenue is derived from asset-based fees, we have an incentive to grow your account as much as possible. This could cause us to take overly aggressive positions in conflict with your interests in an attempt to grow your account, or could incentivize us to inflate the valuations of illiquid investments held in your account.
- Additional Information: For more detailed information, please see Item 10 *Financial Industry Activities and Affiliations*, Item 12 *Brokerage Practices*, and Item 14 *Client Referrals and Other Compensation* of our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#).

Key Questions to Ask Your Financial Professional

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

Refer to our ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#) to help you understand what conflicts exist.

How do your financial professionals make money?

Our financial professionals are compensated based on a percentage of the revenue earned from assets under management. This means financial professionals have an incentive to increase the asset size in the relationship or solicit new business, which can limit the financial professionals' availability from time to time.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit Investor.gov/CRS for a free and simple research tool.

Key Questions to Ask Your Financial Professional

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

You can find additional information about our investment advisory services by viewing our Form ADV Part 2A available via our firm's [Investment Adviser Public Disclosure Page](#), or by requesting a copy of the relationship summary at 407-740-8327.

Key Questions to 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?**