

# Gehrig Capital Management, Inc.

## Form CRS Customer Relationship Summary

January 23, 2023

<b>Introduction</b>	<p>Gehrig Capital Management, Inc. is Registered with the Securities and Exchange Commission as an Investment Advisor. Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. We are an investment adviser and provide advisory accounts and services rather than brokerage accounts and services.</p> <p>Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.</p>	
<b>What investment services and advice can you provide me?</b>	<p><b>Portfolio Management Services:</b> We offer portfolio management services to retail clients. We review your accounts on a regular basis and are reviewed quarterly as part of our service. Accounts are reviewed in the context of each client's stated investment objectives and guidelines.</p> <p><b>Newsletter Services:</b> Gehrig Capital Management, Inc. publishes a quarterly newsletter providing general information on various financial topics including, but not limited to, estate and retirement planning, market trends, etc.</p> <p><b>Limitations:</b> Generally, our investment recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company and will generally include advice regarding the following securities: Corporate debt securities (other than commercial paper), Certificates of deposit, and Mutual fund shares. Clients may impose restrictions on investing in certain securities types. As warranted, any restrictions will be disclosed on the client's investment management, financial planning agreements, and/or investment policy statements.</p> <p><b>Additional Information:</b> Please see Form ADV Part 2A brochure Items 4 and 7.</p> <p>Ask your financial professional—</p> <ul style="list-style-type: none"> <li>• <b>Given my financial situation, should I choose an investment advisory service? Why or why not?</b></li> <li>• <b>How will you choose investments to recommend to me?</b></li> <li>• <b>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</b></li> </ul>	
<b>What fees will I pay?</b>	<b>Assets Under Management</b>	<b>Annual Fee</b>
	\$0+	1.00%
	<p><b>Minimum Account Size:</b> None</p> <p><b>Conflicts of Interest:</b> the more assets there are in a retail investor's advisory account, the more a retail investor will pay in fees, and the firm may therefore have an incentive to encourage the retail investor to increase the assets in his or her account.</p> <p><b>Other Fees: Mutual Fund Fees:</b> All fees paid to Gehrig Capital Management, Inc. for investment advisory services is separate and distinct from the fees and expenses charged by mutual funds and/or ETFs to their shareholders. Brokerage fees: clients are also responsible for the fees and expenses charged by custodians and imposed by broker dealers, including, but not limited to, any transaction charges imposed by a broker dealer with which an independent investment manager effects transaction for the client's account(s).</p>	

	<p><b>Additional Information:</b> 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>Ask your financial professional—</p> <ul style="list-style-type: none"> <li>• <b>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?</b></li> </ul>
<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?</b></p>	<p>Gehrig Capital Management, Inc. must abide by certain laws and regulations in our interactions with you. In addition, we are held to a fiduciary standard that covers our entire investment advisory relationship with you.</p> <ul style="list-style-type: none"> <li>• <b>How else does your firm make money and what conflicts of interest do you have?</b> When we act as your investment adviser, we have to act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interest. You should understand and ask us about these conflicts because they can affect the services and investment advice, we provide you. Here are some examples to help you understand what this means.</li> <li>• <b>Revenue Sharing:</b> We have a third-party relationship with our accounting affiliate, Gehrig &amp; Homberg, P.C. to receive revenue from tax work for our advisory clients.</li> <li>• <b>How might your conflicts of interest affect me, and how will you address them?</b> Additional Information on our conflicts of interest is listed on our Form ADV, Part 2A brochure.</li> </ul>
<p><b>How do your financial professional make money?</b></p>	<p>Your Financial Professional makes money based on the amount of assets they manage for you, revenue the firm earns from the financial professional's advisory services, recommendations and/or its referrals to third party service providers.</p>
<p><b>Do you or your financial professionals have legal or disciplinary history?</b></p>	<p>Yes. Visit <a href="https://Investor.gov/CRS">https://Investor.gov/CRS</a> for a free and simple search tool to research you and your financial professionals.</p> <p><b>Questions to Ask Advisor:</b> As a financial professional, do you have any disciplinary history? For what type of conduct?"</p>
<p><b>Additional Information</b></p>	<p>For additional information about our investment advisory services or to request a copy of this Relationship Summary, contact us at: 219-663-8005 or <a href="mailto:gehaccountant@sbcglobal.net">gehaccountant@sbcglobal.net</a>. Our Form ADV Brochure and this Relationship Summary can also be found at <a href="http://www.adviserinfo.sec.gov">www.adviserinfo.sec.gov</a>.</p> <p>Ask your financial professional—</p> <ul style="list-style-type: none"> <li>• <b>Who is my primary contact person?</b></li> <li>• <b>Is he or she a representative of an investment-adviser or a broker-dealer?</b></li> <li>• <b>Who can I talk to if I have concerns about how this person is treating me?</b></li> </ul>