

D C Voss & Company, LLC
ADV Part 3 - Form CRS Relationship Summary
March 1, 2024

Item 1 – Introduction

D C Voss & Company, LLC (“Company”) is a Registered Investment Adviser with the Securities and Exchange Commission. Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. Additional 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.

Item 2 – What investment services and advice can you provide me?

We provide investment advisory and financial planning services to retail investors. These services are based on the individual needs of the client. We prepare a financial plan that becomes the framework for recommending investments and other financial strategies. Ongoing support is provided to implement the investment and financial planning strategies. We primarily recommend investing in mutual funds, exchange-traded funds and individual stocks/bonds. None of these securities are proprietary products. We periodically meet with clients (in-person and by phone) and use other forms of communication to review life or goal changes, investment performance, and adjust investment and financial strategies as necessary. We do not have minimum account or relationship size requirements.

As a part of our standard service, we monitor client portfolios as part of an ongoing process that includes regular account reviews. Reviews may also be triggered by material market and economic events, or by unexpected changes in a client's financial situation (termination of employment, death of a spouse/partner, inheritance, etc.).

Most investment accounts are managed on a non-discretionary basis. This means we recommend specific investments to buy or sell but the client makes the ultimate decision regarding the purchase or sale. Dividend Growth Strategy accounts are managed on a discretionary basis. This means clients give us authority to decide which securities to buy or sell. Our authority is exercised in a manner that is consistent with the investment objectives for the strategy.

For more detailed information about our services and fees, feel free to request a copy of our Form ADV Part 2A brochure. This brochure can also be found at the following public site: <https://adviserinfo.sec.gov/> (Select “Firm” and indicate our CRD number: 123392)

Conversation Starters – We encourage you to ask these questions:

- ***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 – What fees will I pay?

Our standard advisory fee covers both investment advisory and financial planning services and is based on a percentage of the assets we manage and provide advice on (asset-based fees). The fee generally ranges from 0.20% to 0.80% per year depending on total asset size. Our minimum quarterly fee is \$1,000. Because the fee is based on the total amount of assets we manage and advise, we have an incentive to recommend that you invest more of your assets under our management and advisement which represents a conflict of interest. A fixed (flat) advisory fee may be agreed upon with our clients rather than an asset-based fee. The amount of the fixed fee varies from client to client and depends on the amount of assets we manage and the complexity of the client’s financial situation and needs. Fees are billed quarterly, in arrears, for both asset-based and fixed fee arrangements and are negotiable at our sole discretion.

Our fees are exclusive of brokerage commissions, transaction fees, and other account related costs and expenses which may be charged by the qualified custodian (i.e. Charles Schwab & Co. Inc.) maintaining your investment account, as well as fees and expenses charged by investment products/managers (e.g. exchange-traded funds, mutual funds, third party money managers, etc.). You are responsible for such charges, fees, and expenses. We do not receive any portion of these costs.

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 more detailed information about our fees and costs, please refer to our Form ADV Part 2A brochure.

Conversation Starters – We encourage you to ask these questions:

- **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. Here are some examples to help you understand what this means.

We are a “fee-only” firm which means that our only source of income comes from fees we charge to our clients and that we do not receive or accept payments or commissions from any third parties. We do not generate any income from the sale of proprietary products or from principal trading or revenue sharing.

We do receive third-party research, technology services, and other benefits at no charge to us from Charles Schwab & Co. Inc. This gives us an incentive to recommend that our clients use this custodian which represents a conflict of interest.

More detailed information can be found in our Form ADV Part 2A brochure.

Conversation Starters – We encourage you to ask these questions:

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

How do your financial professionals make money?

All advisory services are provided by David Voss, the owner of the Company. His income depends solely on the net income of the firm which is advisory fees paid by clients less expenses related to managing the business.

Item 4 – Do you or your financial professionals have legal or disciplinary history?

No. [Investor.gov/CRS](https://www.investor.gov/crs) has a free and simple search tool to research financial professionals.

Conversation Starters – We encourage you to ask these questions:

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

Item 5 – Additional Information

For more detailed information about us, please request a copy of our Form ADV Part 2A brochure. Please contact us at (513) 604-2659 to request up-to-date information and the most current copy of this Form CRS.

Conversation Starters – We encourage you to ask these questions:

- **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?**