

FORM CRS – CLIENT RELATIONSHIP SUMMARY

MEASURED RISK PORTFOLIOS, INC. March 27, 2024

Our firm, Measured Risk Portfolios, Inc, (“Measured Risk” or “Firm”) is an investment adviser registered with the Securities and Exchange Commission. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account or relationship is right for you. There are free and simple tools available at [Investor.gov/CRS](https://www.investor.gov/CRS) | [Investor.gov](https://www.investor.gov) which also provides educational materials about investment advisers, broker-dealers, and investing.

What investment services and advice can you provide me?

We are an investment adviser and provide advisory services to individuals, high net worth individuals, corporate pension and profit-sharing plans, foundations, trusts, and U.S. corporations, as well as other investment advisers. This document gives you a summary of the types of services we provide and how we are compensated.

Ask one of our financial professionals the following 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?*

Our advisory services include Investment Management, Pension Consulting, Financial Planning & Financial Consulting. If you open an advisory account with our firm, we will meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we will recommend a portfolio of investments that is monitored at least quarterly, and if necessary, rebalanced to meet your changing needs, goals, and objectives. We offer you advice on a regular basis (except for accounts referred by external advisors) and contact you at least annually to discuss your portfolio. You can choose an account that allows us to buy and sell investments in your account without asking you in advance (a “discretionary account”) or we will give you advice and you decide what

investments to buy and sell (a “non- discretionary account”). We specialize in strategies that utilize options contracts on traded stocks, Exchange Traded Products (ETPs) and certain indices. Our firm imposes certain minimums that are designed to integrate with the use of options. Not all accounts utilize options, so some accounts do not have minimum requirements. Financial Planning & Consulting is also offered as a separate service for an additional flat and/or hourly fee. We do not monitor your investments for the Financial Planning & Consulting service. Clients who have a certain minimum account balances are typically offered Financial Planning & Consulting services at no additional cost. Clients can typically terminate our services by providing written notice to our firm. Additional information about our advisory services is located in **Item 4, 6, 8, and 16 of our Form ADV Part 2A Brochure**, available by clicking [here](#).

What fees will I pay?

We are compensated by asset-based fees or performance-based fees. Our annual asset-based fee schedule is blended, with a maximum rate of 2.0% per year on the first \$250,000 of assets with the lowest rate of 1.10% for assets over \$2,000,000. These fees are assessed quarterly, in advance, based upon a percentage of assets under management as of the close of business on the last business day of the preceding calendar quarter. Our minimum account size is \$250,000

Ask one of our financial professionals the following 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?*

and may be waived at our sole discretion. Pension consulting fees typically range from 0.25% to 1.0% of the assets under management of the plan. Our Mutual Fund Strategy fee begins and 1.0% and can be discounted to 0.20% at our sole discretion. Financial planning fees are on a flat or fixed rate at \$2500. Financial consulting fees are generally charged on an hourly rate at \$250. Some investments (such as mutual funds and ETPs) impose additional fees that will reduce the value of your investment over time. Also, with certain investments, you can have to pay fees such as “short term redemption fees” which means that you will pay additional fees when you sell an investment within a short period of time. Our fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the

amount of assets in your account. You will also pay a transaction fee when we buy and sell an investment for you and these can differ between individual stocks, mutual funds and ETPs. You can also pay fees to a broker-dealer or bank that

will hold your assets (called “custody”). The more assets you have in the advisory account, including cash, the more you will pay us. This presents a conflict of interest as we have an incentive to increase the assets in your account in order to increase our fees. You will pay an asset-based fee quarterly even if you do not buy or sell.

Performance-based fees are only available to certain clients, at their own election, who meet criteria established by the Securities and Exchange Commission (SEC). Asset-based fees are charged whether you gain or lose money on your investments. Performance Based Fees are only charged when your account value, adjusted for deposits and withdrawals, but not fees or transaction costs, reaches a new “high water mark” or a new high in the net asset value of the account. As a result, you can pay fees on unrealized appreciation. 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. This and other important disclosures regarding our fees to include performance-based fees can be found in **Item 5, 6 and 7 of our Form ADV Part 2A Brochure** by clicking [here](#).

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

Ask one of our financial professionals the following questions:

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

understand what this means. We are held to a fiduciary standard that covers our entire investment advisory relationship with you. For example, we are required to monitor your portfolio, investment strategy, and investments on an ongoing basis. We do not make additional money by recommending certain investments over others

because we do not have proprietary products or relationships. Our asset-based fees present a conflict, as the more you grow your account, the more you will pay in fees. Our performance-based fees might incentivize us to make more aggressive investments than other similarly situated client accounts. Some of our firm’s financial professionals are licensed insurance agents for our DBA Kingsroad Financial & Insurance Services our affiliate and insurance agency. As such, they may offer insurance products and receive customary fees as a result of insurance sales. A conflict of interest exists as these insurance sales create an incentive to recommend insurance products for the purpose of generating commissions rather than solely based on your needs. For more detailed information about our conflicts of interest can be found in **Item 10, 11, and 12 of our Form ADV Part 2A Brochure**, please click this link [here](#).

How do your financial professionals make money?

Our financial professionals are compensated based on a portion of the revenue the firm earns from the fees collected on the client assets they manage. This creates a conflict of interest because our financial professionals have an incentive to encourage you to increase your assets in your account and recommend our advisory services to you.

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

No. Please go to [Investor.gov/CRS](https://www.investor.gov/CRS) | [Investor.gov](https://www.investor.gov) for a free and simple search tool to research us and our financial professionals.

Ask one of our financial professionals the following questions:

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

Additional Information

Ask one of our financial professionals the following questions:

- *Who is my primary contact person? Is he or she a representative of an investment adviser or broker – dealer?*
- *Who can I talk to if I have concerns about how the person is treating me?*

You can find additional information about your investment advisory services and request a copy of the relationship summary at (858) 935 - 1125 or to see our Form ADV Brochure please click the link [here](#) .