



*Clients Relationship Summary, CRS/ ADV 3*

*6/1/2024*

### **Item 1. Introduction**

Investology Inc “Investology” is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Clients and prospective clients should be aware that services and fees differ between investment advisers based on the level of work needed for the advisory part and/or planning.

### **Item 2. Relationships and Services**

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

Services: Investology offers portfolio management and advisory services focused on an array of equity strategies, asset allocation strategies, balanced strategies, alternative and sector strategies. Our services are offered primarily through your financial advisor and the account you maintain with Charles Schwab or your 401k custodians.

Investology does not custody or take possession of your assets. Your Financial Advisor works with you to examine your current financial situation and financial goals, to understand your risk tolerance and investment time horizon, and to develop your overall financial plan/investment strategy. As part of your overall strategy, Investology offers its services on either a discretionary or a non-discretionary basis. In a discretionary account at the outset of the contractual relationship, Investology is granted the authority by you to determine the securities or other assets to purchase or sell in the account. This discretion will remain in effect unless revoked by you or your Financial Advisor. Investology will monitor your managed account and will purchase and sell securities and other assets in the account consistent with the investment strategy or strategies selected by you (or your Financial Advisor on your behalf).

In a non-discretionary account, Investology makes recommendations, but Investology does not have the authority to implement such recommendations. Rather, you have the sole authority to determine whether securities or other assets in your account are purchased or sold in accordance with Investology recommendations. Accordingly, Investology is not involved in the selection of the Financial Institutions through which transactions are implemented.

**Requirements to open and maintain an account:** Investology generally have no minimum to establish account.

**Additional Information:** Additional information on relationships, fees and services can be found in the Confluence Form ADV, Part 2A (items 4-7) which is available on our website at [www.investologyinc.com](http://www.investologyinc.com).

### **Item 3. Fees, Costs, Conflicts and Standard of Conduct**

#### ***What fees will I pay?***

Principal Fees and Costs: Investology fees for discretionary accounts are based on the assets value in your account. A general fee schedule for discretionary investment management services is included in Form ADV 2A (Item 5). Investology fees are payable quarterly in advance. Investology fees are exclusive of brokerage commissions, transaction fees, custodial fees, deferred sales charges, exchange fees, SEC fees, transfer taxes, wire transfer, electronic fund fees, and other related costs and expenses which are incurred by the client from custodians, brokers, third-party advisors, and other third parties.

***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. Additional information can be found in the Investology Form ADV, Part 2A (Items 5-6) which is available on our website.

### **Conflicts and Standard of Conduct**

#### ***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 Investology acts as your investment adviser, we are required to act in your best interest and not put our interest ahead of yours. We also have discretion to select broker-dealers to execute transactions, Form ADV, Part 2A (Item 12 – Brokerage Practices- Research) describes the relation we have with respect to custodian (Charles Schwab) that provides us research and services. Investology has adopted a Code of Ethics describing its standards of business conduct, potential conflicts of interest, and fiduciary duties.

**Additional information:** Additional information on conflicts of interest can be found in our Form ADV, Part 2A (Items 7,8,10,11, and 12) which is on our website at [www.investologyinc.com](http://www.investologyinc.com).

**How do your financial professionals make money?** Investology Advisors are compensated through fees collected by Investology on a quarterly basis. Investology DOES NOT Pay/Receive any commission involved in transacting within clients' accounts.

### **Item 4. Disciplinary History**

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

Investology and its financial professionals have not been subject to any disciplinary events by regulators nor is it a party to any legal events that are material to client evaluation of our advisory business. You can visit [Investor.gov/CRS](http://Investor.gov/CRS) for free and simple search tools to research us and our financial professionals.

### **Item 5. Additional Information**

If you have any questions about our services or if you wish to request a copy of the relationship summary, please contact us at 703-429-1975 is also available on the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov).