

Form CRS – Client Relationship Summary**Introduction**

Brick & Kyle Associates, Inc. (“Adviser”), is an investment advisor 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 to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS which also provides educational materials about investment advisers, broker-dealers, and investing.

What types of investment services and advice can you provide me?

As an SEC registered investment adviser, Adviser offers its investment advisory services to retail investors for an ongoing fee based on the value of cash and investments in the account either as a percentage or fixed amount. Our advisory services include wealth management, investment management, investment consulting, portfolio management, financial planning, consultations on wealth transfer, estate planning, retirement planning, education funding, and charitable gifting. If you open an account with our firm, we’ll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we’ll recommend a portfolio of investments that is regularly monitored (at least quarterly), and if necessary, rebalanced to meet your changing needs, stated goals and objectives.

Certain of our client accounts are managed on a discretionary basis which means we don’t need to call you when buying or selling in your account. Other client accounts are managed on a non-discretionary basis which means that you make the ultimate investment decision regarding purchases or sales of investments. You will sign an investment management agreement that either gives us discretionary authority or limits our discretion through a non-discretionary agreement. This agreement will remain in place until you or we terminate the relationship. Additional information about our advisory services is in Item 4 of our Firm Brochure which is available upon request or online at <https://adviserinfo.sec.gov/>.

What fees and costs will I pay?

Fees and costs affect the value of your account over time. Please ask your adviser to give you personalized information on the fees and costs that you will pay. You will be charged an ongoing fee (either fixed or a percentage of the value of your account) that is calculated annually and then collected on a quarterly basis (typically in advance) based on the value of the investments in your account. Our fee schedule ranges from 0.30% to 1.00% depending on the size and value of your account(s). Our incentive is to increase the value of your account over time which will increase our compensation over time. In most cases, the quarterly fees will be automatically deducted from your account by the custodian Charles Schwab.

Questions to Ask Us:

- 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 those qualifications mean?

Form CRS – Client Relationship Summary

You could also pay charges imposed by the custodian Charles Schwab for certain investments and maintaining your account.

Some investments, such as mutual funds, exchange traded funds and private investment funds charge additional fees that will reduce the value of your investments over time. You will pay fees and costs whether you make or lose money on your investments. Please make sure you understand what fees and costs you are paying.

Additional information about our fees is in Item 5 of our Firm Brochure. Our Firm Brochure is available upon request or at <https://adviserinfo.sec.gov/>.

Questions to Ask Us:

- Help me understand how these fees and costs will 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?
- How do you determine what fee I will be charged?

What are your legal obligations to me when acting as my investment adviser? How does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we have a fiduciary duty to place the interest of our clients ahead of our own and the firm. 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 that we provide you. Additional information about our conflicts of interest can be found in our Firm Brochure under Item 11 which is available upon request or online at <https://adviserinfo.sec.gov/>.

The firm's revenue is from the advisory fees we collect from your accounts each quarter. Our financial professionals are employees of the firm and are paid a fixed monthly salary.

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

Yes, go to <https://brokercheck.FINRA.org> for a free and simple search tool to review our financial professionals legal and disciplinary history.

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by our searching CRD #107771. You may also contact our firm at (215) 493-8787 and talk to any one of our investment professionals or visit our website: www.brickwealthmanagement.com

Questions to Ask Us:

- How might your conflicts of interest affect me, and how will you address them?
- As a financial professional, do you have any disciplinary history?
- 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?