

**John A. Bysko Associates**  
**Form CRS- Customer Relationship Summary**  
December 31, 2022

**Item #1: Introduction:**

John A. Bysko Associates (JABA) is registered with the Securities and Exchange Commission as an Investment Advisor.

Investment Advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at <https://www.investor.gov/CRS> and to provide you with educational materials about both investment advisor and broker-dealers and about investing.

**Item #2: Relationships and services:**

What investment services and advice can you provide me?

We offer discretionary investment advisory services to retail investors for long term growth and growth of current income primarily by a combination of larger cap common stocks that increase dividends consistently and larger cap common stocks that provide current income but may be undervalued because of some current financial or economic reasons. Portfolios are created based on client current or future income needs, risk tolerance and other constraints and overall investment goals for their portfolio(s).

**Monitoring:**

We monitor your portfolio on a regular basis. At yearend portfolios are reviewed for capital gains and losses to minimize income tax consequences.

**Investment Authority:**

We have investment discretion over your accounts based on mutually agreed upon investment goals.

**Limited Investment Offering:**

Our portfolios principally use publically listed common and preferred stocks, fixed income of publically traded bonds and to a limited degree etf's and no load mutual funds and money market funds. We do not use private investments in portfolios.

**Account Minimums and other requirements:**

We do not have a formal account minimum for retail clients but may require one on a case by case basis based on overall related relationships.

Additional information is available on Part 2A of our Form ADV at <https://adviserinfo.sec> Then click the **Firm tab** and enter **110612** in **06371**. **A copy of Form ADV Part 2A is also available by calling us at 860-434-3632.**

**Conversation Starters.** Ask your financial professional-

- + 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( A) : Fees, Costs, Conflicts, and Standard of Conduct:**

**What fees will I pay ?**

JABA advisory fees are agreed to in advance pursuant to an investment advisory agreement. The current standard advisory fee schedule for new clients is .75% annually on up to the first \$1,000,000 of assets under management and .50% on additional assets above \$1,000,000. Fees are paid in arrears quarterly based on the average value of the account on the last business day of each month for that three month period. In certain instances fees may be negotiated based on the value of the assets under management or other circumstances.

**Description of other fees and costs:**

JABA does not charge any other fees for its account management services. In rare instances where there are mutual fund holdings or ETF's, the mutual fund or ETF you hold will also incur fees for those holdings. Most brokerage firm no longer charge brokerage fees for the purchase or sale of listed securities including the custodian firm currently used by JABA.

**You will pay fees 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.**

**Conversation Starters:** Ask your financial professional-

+ Help me understand how these fees and costs might affect my investments. If I give you \$100,000 to invest, how much will go to fees and costs, and how much will be invested for me ?

**Item #3 (B) :**

**“When we act as your investment advisor”** 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.

**How else does your firm make money and what conflicts of interest do you have ?**

+ We do not receive third party payments or enter into any revenue sharing agreements. We make money only by charging investment advisory fees for managing your portfolios.

+ We have conflicts and here is the one material one. We manage accounts for many clients and also for ourselves and our families. We manage this potential conflict of interest by making every effort to trade all accounts before ours and take very effort to ensure all accounts receive the same or substantially similar prices on the same security purchased or sold. In addition our philosophy is for long term investing and therefore we do not buy or sell for short term gains and therefore once portfolios are created for clients there is not a voluminous amount of trading.

**Item #3 (C) :**

**How do your financial professionals make money?**

John A. Bysko is the sole owner of the firm and makes money on the net profits of the firm after expenses.

**Item #4 :**

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

Only discipline was by the SEC for not sending this New form CRS to all existing clients by the initial due date. Otherwise there has never been any other disciplinary history.

Visit Investor.gov/CRS for a free and simple search tool to research me and my firm.

**Conversation Starters:** Ask your financial professional-

+ Ask your financial professional, do you have any disciplinary history ? For what type of conduct ?

**Item #5 Additional Information:**

**Additional information about our services** can be found at : <https://adviserinfo.sec.gov>

If you have any questions or would like a copy of this please contact John A. Bysko, CFP, CPA at 860-434-3632, 100 Halls Road, PO Box 487, Old Lyme, CT 06371-0487.

**Conversation Starter:** Ask your financial professional-

“Who is my primary contact person? Is he or she a representative of an investment advisor or a broker-dealer ?

Who can I talk to if I have concerns about how this person is treating me?”