

Walsky Investment Management

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Form CRS (Customer Relationship Summary)

03/14/2025

We are registered with the SEC as an investment adviser. Brokerage and investment advisory fees differ, and it is important for you to understand the differences. Free and simple tools are available to research advisory firms and financial professionals at <http://investor.gov/crs>, which also provides educational materials about broker-dealers, investment advisers and investing.

What investment services and advice can you provide me?

Our firm offers investment advisory services, which are fully described in our Form ADV Part 2A (“Disclosure Brochure”). Our services include portfolio management for individuals, businesses, and company pension and profit-sharing plans. As part of our standard services, the Firm develops an individual investment plan for each client through personal discussions about goals and objectives and reviews the client’s preferences and circumstances to create a portfolio based on those goals. The firm performs ongoing reviews of the portfolio to ensure they continue to align with clients’ profiles. There are no material limitations to our monitoring. We require discretionary authority to implement the recommended transactions in client accounts. The level of discretion is determined in our agreement and there are no material limitations on the authority. Walsky Investment Management charges a fee based on a percentage of the assets under management. A minimum of \$250,000 of assets under management is required for our services. This account size may be negotiable under certain circumstances.

For additional account minimum and other relevant information, please see Items 4, 5, and 7 of our ADV Part 2A [Brochure](#).

Conversation starters: We encourage you to ask your investment adviser these key questions:

- (1) “Given my financial situation, should I choose an investment advisory service? Why or why not?”
- (2) “How will you choose investments to recommend to me?”
- (3) “What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?”

What fees will I pay?

The fees for all clients are based on a percentage of the assets under management. Our investment management fees are billed quarterly, in advance. The firm invoices a new client once the account has begun to be managed and quarterly thereafter. As your investment adviser, we have to act in your best interest and not put our interest ahead of yours.

Other costs incurred in your account may include wire transfer and electronic fund transfer fees, and fees and taxes on brokerage accounts and securities transactions. We do not collect any fees or revenue from these products.

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 additional information, please see Item 5 of our ADV Part 2A [Brochure](#).

Conversation starters: Ask your financial professional:

“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 act in a fiduciary capacity. This means 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 interest. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Here is an example to help you understand what this means:

- The more assets that are in your advisory accounts, the more you will pay in fees, we may therefore have an incentive to encourage you to increase the assets in your account or manage them in a way where we receive higher fees. Our internal policies and compliance procedures provide guidance to manage your account in accordance with your best interest regardless of any conflicts. Recommendations will always be based on the individual circumstances and objectives of the client.

Conversation starter: If you have any questions concerning our fees or conflicts of interest, please feel free to ask us questions, such as: “How might your conflicts of interest affect me, and how will you address them?”

For additional information, please see Item 4 and Item 10 of our ADV Part 2A Brochure.

How do your financial professionals make money?

Our firm’s only compensation comes from our advisory fees. We compensate our financial professionals with a salary and occasional bonuses.

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

No. We encourage you to visit investor.gov/CRS for a free and simple search tool to research our firm and any of our financial professionals.

Conversation starter: Feel free to ask: “As a financial professional, do you have any disciplinary history? For what type of conduct?”

Additional Information

To obtain additional information regarding our services, if you want to address any concerns, or if you need to request a copy of this relationship summary or any of our other disclosure documents referred to in this document, please contact the firm at 610-670-6918 or visit our website at <https://walsky.com/>

Conversation Starter: Feel free to ask: “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?”

Our Firm and its representatives have a fiduciary duty to all clients. Please call us at 610-670-6918 if you have any concerns.