



## CastleKeep Investment Advisors LLC

### Form CRS Customer Relationship Summary

#### Introduction

CastleKeep Investment Advisors LLC was formed in 2000 and is registered with the Securities and Exchange Commission (SEC) as an investment adviser.

Industry wide, brokerage and 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 [www.investor.gov/CRS](http://www.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 the following principal investment advisory services to retail investors:

- Portfolio Management Services
- Money Manager Search Services
- Money Manager Monitoring Services.

Portfolio Management Services include the provision of continuous advice to a client or investing the client's account based on his/her particular circumstances. We offer Portfolio Management Services on a discretionary and nondiscretionary basis (referred to internally as "Investment Advisory Services"). When engaged on a discretionary basis, we will buy and sell investments in your account as appropriate without requiring your pre-approval on an ongoing basis. When engaged on a nondiscretionary basis, you make the ultimate decision regarding the purchase or sale of investments. As part of our standard service, we monitor portfolio management services client accounts at least quarterly.

Through our Money Manager Search and Monitoring Services we search independent registered investment advisers and other investment providers on a client's behalf based on a client's individual circumstances and help to determine which is appropriate for that client. If engaged to do so, we also monitor the performance of these providers against certain benchmarks monthly or quarterly, as agreed.

We generally require a minimum account size of \$250,000 for these services. This minimum is negotiable under certain circumstances.

**For additional information, please see Items 4 and 7 of our Form ADV, 2A Brochure (Part 2A) available at:**

[https://castlekeepadvisors.com/uploads/CastleKeep\\_ADV\\_Part\\_2A\\_2023.pdf](https://castlekeepadvisors.com/uploads/CastleKeep_ADV_Part_2A_2023.pdf)

**Conversation Starter.** We encourage you to 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?*

#### What fees will I pay?

Our fees are generally assessed quarterly, in advance or arrears, as agreed, and are disclosed in our Form ADV Part 2A at Item 5.

Portfolio Management Services fees are calculated as a percentage of assets under management, according to a tiered schedule. Clients pay an annual rate of 1.5% for the first \$1 million with a decreasing rate associated with each of several additional tiers based on total assets managed.

Fees for Money Manager Search Services are charged at \$450 per hour, with a minimum fee of \$1,000. For clients that also engage us for Money Manager Monitoring Services, fees will be billed quarterly in advance or arrears, at our discretion according to a tiered schedule. Clients pay an annual rate of 0.75% for the first \$1 million with a decreasing rate associated with each of several additional tiers based on total assets monitored.

All fees and account minimums are negotiable under certain circumstances. It is important to understand that the more assets held in a retail client's account, the more the client will pay in fees. We therefore have an incentive to encourage a client to increase the assets in his/her account. Some fee arrangements create conflicts of interest described in more detail in our Form ADV, Part 2A.

In addition to the principal fees and costs listed above, there are other fees and costs related to our investment advisory services that you will pay directly or indirectly. Examples of the most common additional fees and costs include custodial and brokerage fees. Mutual funds, exchange-traded funds and other investment products also charge management fees, which are separate from the fees assessed by us. Money Manager Search and Monitoring Services clients will incur the underlying manager's fees as well as ours.

**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 Form ADV, 2A Brochure (Part 2A) available at:

[https://castlekeepadvisors.com/uploads/Firm\\_Brochure-Part-2A-of-Form-ADV-2020.pdf](https://castlekeepadvisors.com/uploads/Firm_Brochure-Part-2A-of-Form-ADV-2020.pdf).

**Conversation Starter.** We encourage you to 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 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 recommendations and investment advice we provide you. Here are some examples to help you understand what this means.

- As mentioned above, the more assets the client has in his/her account, the more we receive in fees. We therefore have an incentive to encourage a client to increase the assets in his/her account.
- In addition, as mentioned, our fee and minimum account size is negotiable under certain circumstances and at our discretion. If we agree to lower our fee or waive our minimum-required account size, we receive less compensation for services provided. We, therefore, have a disincentive to negotiate fees or waive our minimum-required account size.

**Conversation Starter.** We encourage you to ask your financial professional:

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

For additional information, please see Item 5 of our Form ADV, 2A Brochure (Part 2A) available at:

[https://castlekeepadvisors.com/uploads/CastleKeep\\_ADV\\_Part\\_2A\\_2023.pdf](https://castlekeepadvisors.com/uploads/CastleKeep_ADV_Part_2A_2023.pdf)

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

Our financial professionals are compensated through an agreed upon salary plus a discretionary bonus. The discretionary bonus is determined by the CEO and may be based on the amount of client assets they service, the time and complexity required to meet a client's needs and/or efforts to acquire new clients, among other factors. In theory, a discretionary bonus can create conflicts as the financial professional may be incentivized to seek new clients and increase managed assets, rather than service existing accounts.

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

Neither our firm nor our financial professionals have any legal or disciplinary history. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starter.** We encourage you to ask your financial professional:

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

### **Additional Information**

If you would like additional, up-to-date information or a copy of this relationship summary or our Form ADV, Part 2A Brochure, please call 203-682-7201.

**Conversation Starter.** We encourage you to ask your financial professional:

- *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?*