

S. R. Schill & Associates is registered with the Securities and Exchange Commission (SEC) as an investment advisor. Brokerage and investment advisory services and fees differ, and it is important for you, as a retail investor, to understand the differences. Free and simple tools are available at www.investor.gov/CRS to research firms and financial professionals. The site also provides educational materials about broker-dealers, investment advisors, and investing.

What investment services and advice can you provide me?

We provide financial planning, financial advisory, and investment management services to retail investors, all wrapped in one fee. This fee covers all costs associated with the account including financial planning, estate and tax planning, advising you with respect to your financial affairs and investments, compilation of financial statements, the drafting of investment policy statements where appropriate, custody, trading, and online access. As part of our standard services, we monitor the investments that we manage, as well as the advice that we give, and present those results to clients in investment statements and/or financial planning reviews, as well as notifying you of significant concerns.

We typically accept and exercise discretionary authority, trading in client accounts in accordance with a previously discussed strategy, but without consulting the client on each trade. Clients approve such discretionary authority when opening an account. In instances where we do not exercise discretionary authority, the client will make the ultimate decision regarding the purchase or sale of investments.

We advise on financial products whether or not we manage them. We do not sell insurance. We do not use any proprietary products and will implement our investment models with publicly traded exchange traded funds, stocks, and bonds. In certain instances, such as in a 401(k) plan with a limited set of investment choices, we may use mutual funds.

We do not require a minimum amount of assets to be invested with us.

More information regarding our services is available in our Form ADV Part 2A, which is available at www.srschill.com or by calling 206-275-2700.

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 qualifications? What do these qualifications mean?”**

What fees will I pay?

We charge only one fee—a quarterly tiered percentage of the assets under our management that can be as high as 1.25% annually, but gets reduced as there are more assets in the account. This fee covers all costs to us associated with the account. S. R. Schill & Associates does offer a flat-fee financial planning arrangement for clients who want financial planning but will invest less than \$199,920. We typically only charge 40% of our usual fee on assets that we manage that are not held at our custodian. The asset base for the calculation of a quarter’s fee is the portfolio value on the last day of the previous quarter. Fees are not generally negotiable. Our fees are separate and distinct from fees and expenses charged by mutual funds or ETFs, which are described in the fund’s prospectus. More detailed information about our fees is in our Form ADV Part 2A, available at www.srschill.com or by calling 206-275-2700.

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.

Our fees are set up such that we collect a larger fee when there are more assets in the account and lower fees when there are fewer assets, which could lead to a conflict of interest where we have an incentive to encourage you to increase the assets in your account.

Ask us

>> **“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?”**

What are your legal obligations to me when acting as my financial advisor? 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 investment advice we provide you. Here are some examples to help you understand what this means.

- We benefit when you invest more with us, which could lead to a conflict of interest where we have an incentive to suggest you increase the assets in your account. As a fiduciary, we will acknowledge the conflict of interest and only make such a recommendation if it is best for you.
- Our custodian provides us with services, such as access to conferences, research, and business consulting which may benefit us, rather than our clients. This could lead to a conflict of interest whereby we are using our custodian for our benefit rather than our clients. We continually monitor to ensure that our custodian best meets our client’s needs.

Ask us

>> **“How might your conflicts of interest affect me and how will you address them?”**

The firm’s only source of income is the fee that you pay us. We pass any additional income we may receive in managing your account on to you as a credit toward your next quarterly fee.

How do your financial professionals make money?

Our financial professionals are paid a salary and may receive additional compensation that may include a percentage of the assets under management.

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

No. Please visit www.investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Ask us

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

Additional Information

Please visit www.srschill.com or call 206-275-2700 for more information about our services or to obtain a copy of our Form CRS.

Ask us

>> **“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?”**