

## Introduction

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Financial Insights Inc. is registered as an investment adviser with the U.S. Securities and Exchange Commission. 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?

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We offer services to retail and institutional clients. Our services include wealth management, financial planning and retirement planning, and our Bridge Program for Retired Financial Professionals. For Financial Planning, we offer advice in the form of comprehensive financial and retirement planning. Clients engaging us to provide this service will receive a written report, presenting the client with a detailed financial plan designed to assist clients to achieve their stated financial goals and objectives. For our Bridge Program, we provide financial oversight and support for continuity between retired financial professionals and their families.

For Wealth Management, we service client's accounts in the following manner:

**Accounts:** We service retail nonqualified and qualified accounts. **Investments:** We use mutual funds, exchange traded funds, stocks, and bonds to construct portfolios. **Monitoring:** We monitor portfolios and securities in accounts on an ongoing basis. We communicate with you frequently and also offer to meet with you at least annually depending on your needs. **Investment Authority:** We provide our services on a discretionary or non-discretionary basis. For discretionary accounts, we execute investment recommendations and specific transactions, in accordance with your investment objectives, without your prior approval. For non-discretionary accounts, we seek your approval prior to effecting transactions. Our engagement will continue until you notify us otherwise in writing. **Limited Investment Offerings:** We do not make available or offer advice with respect to proprietary products nor to a strictly limited menu of products or types of investments. **Account Minimums and Other Requirements:** We require an account minimum of \$500,000 in order for you to open/maintain an account or establish a relationship.

For more detailed information on our relationships and services, please see Item 4, 7, and 13 of our Form ADV Part 2A.

## Conversation Starters

- *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?

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For wealth management, we charge an ongoing asset-based fee ranging from 0.25% to 1.00%. For our Bridge Program, we charge a flat asset-based fee of 0.25%. This fee will be collected at the beginning of each quarter and is calculated as a percentage of the value of the cash and investments in your account[s] that we manage.

**Conflicts of Interest:** The more assets in your advisory account, the more you will pay in advisory fees, and we therefore have an incentive to encourage you to increase the assets in your account. However, our fee rates decrease at certain breakpoints as the assets in your accounts increase. **Other Fees and Costs:** In addition to our advisory fee, you will also be responsible for custodian fees, account maintenance fees, fees related to mutual funds, and other transactional fees. For financial planning services, Clients are charged an hourly fee ranging from \$150 to \$500, depending on the type of service including in person meetings, research and analysis, or general administrative services (including tax cost basis and gain/loss calculation, data input, copying/scanning). There is a \$500 minimum financial planning fee and a \$200 fee per account for opening a 529 account.

***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 more detailed information on our fees, please see Item 5 of our Form ADV Part 2A.

#### **Conversation Starters**

- *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 interests 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. We will recommend that you open your account with a specific custodian, where we have an institutional relationship and receive economic benefits. However, you ultimately decide where to open your accounts. Choosing a different custodian may result in the loss of quality of service and/or ability to obtain favorable prices. We have a financial incentive to recommend that you rollover retirement plan assets into an IRA we manage; however, we seek to educate you on your options and the fees and benefits associated with each choice and then allow you to choose which you feel is in your best interest.

For more detailed information on conflicts of interest, please see Item 12 and Item 14 of our Form ADV Part 2A.

#### **Conversation Starters**

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

#### ***How Do Your Financial Professionals Make Money?***

Our financial professionals are compensated based on an agreed upon salary, and a discretionary bonus based on the gross revenue generated by the Firm. Our principals receive net income based on ownership percentages. This means financial professionals have an incentive to increase the asset size in the relationship or solicit new business.

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

No. You can visit [www.investor.gov](http://www.investor.gov) for a free and simple search tool to research our firm and our financial professionals.

#### **Conversation Starters**

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

#### **Additional Information**

You can find additional information about our investment advisory services by visiting [www.sec.gov/check-your-investment-professional](http://www.sec.gov/check-your-investment-professional) and searching with our CRD #108797 or by visiting [www.financialinsights.com](http://www.financialinsights.com). You can request up to date information and a copy of our client relationship summary by contacting us at [jordan@financialinsights.com](mailto:jordan@financialinsights.com) or (253) 627-6010.

#### **Conversation Starters**

- *Who is my primary contact person? Is he or she a representative of an investment adviser? Who can I talk to if I have concerns about how this person is treating me?*

## **SUMMARY OF MATERIAL CHANGES**

Since our last Form CRS dated February 09, 2024, we have made the following material changes:

- We have added information regarding our new service, Bridge Program for Retired Financial Professionals
- We have updated our fee range for wealth management services.