



CLIENT RELATIONSHIP SUMMARY

JANUARY 1, 2021

Is An Investment Advisory Account Right For You?

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you.

Strategic Investment Solutions, Inc. (our firm) is an investment adviser registered with the U.S. Securities and Exchange Commission (“SEC”). The services of and fees for brokerage and investment advisory services differ, and it is important for you to understand those differences. Free and simple tools are available for you to research us, other firms, and Financial Professionals at Investor.gov/CRS, where you may also find important educational materials about broker-dealers, investment advisers and investing. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information if you have any questions. Detailed information can be found in our firm brochure, **Form ADV 2A**, and in your Financial Professional’s individual brochure, **Form ADV 2B**. A copy of both brochures will be provided to you by your Financial Professional.

At the bottom of each section, please see some italicized questions/ conversation starters you may want to ask your Financial Professional regarding the topics discussed.

Relationship and Services: What investment services and advice can you provide me?

Our firm provides continuous advice to individual clients, plan sponsors and participants, or trustees regarding the investment of funds based on the needs of the client. Through personal discussions and/or use of a Risk Tolerance Questionnaire, goals and objectives based on a client's particular circumstances are established. We then develop a client's personal investment policy and create and manage a portfolio based on that policy. During our data-gathering process, we determine the client’s individual objectives, time horizons, risk tolerance, and liquidity needs. As appropriate, we also review and discuss a client's prior investment history, as well as family composition and background.

We manage these advisory accounts on a discretionary basis. Account supervision is guided by your stated objectives (i.e., maximum capital appreciation, growth, income, or growth and income), as well as tax considerations. You may impose reasonable restrictions on investing in certain securities, types of securities, or industry sectors. Our investment recommendations are not limited to any specific product or service offered by a custodian, broker dealer, or insurance company.

Because some types of investments involve certain additional degrees of risk, they will only be implemented/recommended when consistent with the client's stated investment objectives, tolerance for risk, liquidity, and suitability. Other firms could provide advice on a wider range of choices, some of which might have lower costs.

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 our licenses, education, and other qualifications? What do these qualifications mean?

Fees, Costs, Conflicts and Standard of Conduct: What fees will I pay?

If you open an advisory account, you will pay an ongoing asset based fee at the end of each quarter for our services. The fee is based on the value of the cash and investments in your advisory account, pro-rated for the quarter, if applicable. The annualized fee for Investment Supervisory Services is charged as a percentage of assets under management, according to the terms agreed to in the investment management agreement, with a maximum annual fee of 1.375%.

ADDITIONAL FEES AND EXPENSES: In addition to our advisory fees, you are also responsible for the fees and expenses charged by custodians and imposed by broker-dealers, including, but not limited to, any transaction charges imposed by a broker-dealer with which an independent investment manager effects transactions for the client's account(s). Please refer to the "Brokerage Practices" section (**Item 12**) of the **Form ADV** for additional information. These fees reduce the value of your account and will be deducted from your account on a quarterly basis. Some investments (such as mutual funds and exchange traded funds) impose additional internal fees that will reduce the value of your investment over time.

More detailed information about our fees and other costs associated with investing, along with applicable conflicts, can be found in **Items 5, 10 and 14 of our Form ADV Part 2A** disclosure brochure. For a copy, go to www.adviserinfo.sec.gov or ask your Financial Professional to provide you with a copy.

The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account. You pay our fee quarterly even if you do not buy or sell investments during that time and whether you make or lose money in your account. Our fee is for providing advice and the ongoing management of your investment account, and not based on individual transactions. We only make changes to your investment portfolio that are in your best interests. Fees and costs will reduce any amount of money you make over time. Please make sure you understand what fees and costs you are paying.

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 to 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 have an incentive to increase your account in value. Since fees charged are a percentage of your account, the larger your account value the more in fees we earn.

We do not have an incentive to advise you to invest in certain investments. Our fee is the same regardless of which investments are made in your account. Please refer to our firm brochure **Form ADV 2A** for additional information regarding conflicts of interest and our Code of Ethics.

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

How do your Financial Professionals make money?

Our Financial Professionals make money from the fees charged to manage your investments. Typically, they earn a percentage of the annual management fee charged to your account. Their fee is included in the total annual fee as described above and in the form brochure, **Form ADV 2A, beginning on page 7**.

Disciplinary History: Do you or your Financial Professionals have legal or disciplinary history?

No, neither we nor our Financial Professionals have a disciplinary history. Please visit Investor.gov/CRS for a free and simple search tool to research our firm and your Financial Professional.

As a Financial Professional, do you have any disciplinary history? For what type of conduct?

Additional Information

If you have a problem with your investments, account, or Financial Professional, please contact us by email at info@sisfp.com or call (708) 645-8820. You may also write to us at: Strategic Investment Solutions, Inc. Attn: Compliance Department, 9501 W. 144th Place, Suite 101, Orland Park, IL 60462.

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?