

## Introduction

Thank you for your interest in working with Helm Investment Management, LLC (Helm). Helm is an investment advisor registered with the U.S. Securities and Exchange Commission (SEC). The services offered and fees charged by an investment advisor differ from those of broker-dealers and it is important that you understand the differences. There are free and simple tools available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS), which also provides educational materials about investment advisors, broker-dealers, and investing.

## What investment services and advice can you provide me?

We offer investment advisory services primarily to retail investors in individual, joint, retirement, trust, estate, corporation, foundation and charitable accounts. If you choose to open an account through our firm, we will meet with you to understand your current financial situation and resources, investment goals, and risk tolerance. We will use this information to develop an investment allocation designed to help you to achieve your investment goals. This process involves financial planning, including a review of all of your assets, liabilities, estate planning documents, and any other items unique to your situation. We **monitor** your accounts regularly, at least quarterly. We rebalance accounts at this time and will contact you at least annually to formally discuss your accounts, and any updated circumstances.

Investments will normally include low or no fee individual equities, bonds and exchange-traded index funds (ETFs). **Limited investment offerings**, including non-publicly traded securities or derivative products (futures or options), will not be purchased without your express written consent. Our advisory services are conducted on a discretionary basis. This means that you as the client grant us the **investment authority** to trade on your account and we need not consult with you before making each trade. Our investment authority will continue until you notify us otherwise in writing. We generally recommend a **minimum account size** of \$200,000 but have no formal minimum account size.

For additional information on our investment services, please see Item 4 – Advisory Business and Item 7 – Methods of Analysis, Investment Strategies and Risk of Loss on our Form ADV Part 2A available via our firm’s [Investment Advisor Public Disclosure Page](#).

**Conversation Starter:** 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 asset-based fee for the services noted above is never above 0.80% per year and decreases based on the size of your relationship. A portion of this fee is collected quarterly in advance and calculated based on the average total balance of your assets for the preceding quarter. There exists a potential conflict of interest as we are incentivized to encourage you to place more assets in your advisory account(s) as you will ultimately pay more in advisory fees. For unusually complex financial planning cases, we will charge an hourly rate not to exceed \$275 per hour. In addition to our investment advisory fee, you are responsible for custodian fees, account administrative fees, fees and expenses related to mutual funds and exchange-traded funds and applicable securities transaction fees related to transactions in your account(s).

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 – Fees and Compensation on our Form ADV Part 2A available via our firm’s [Investment Advisor Public Disclosure Page](#).

**Conversation Starter:** 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 advisor? How else does your firm make money and what conflicts of interest do you have?**

**When we act as your investment advisor**, 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 is an example to help you understand what this means:

- We will recommend that you open your account with a specific custodian, with whom we maintain an institutional relationship. This custodian provides us with certain software and services that constitute the receipt of an economic benefit. This presents a conflict of interest and can influence our recommendation of our preferred custodian versus other qualified custodians. The choice of custodian is ultimately your decision, but please know that choosing a custodian with whom we do not maintain an institutional relationship may result in a loss of quality of service.

For additional information, please see Item 10 – Financial Industry Activities and Affiliations, Item 12 – Brokerage Practices and Item 14 – Client Referrals and Other Compensation on our Form ADV, Part 2A brochure which is available on our firm’s [Investment Advisor Public Disclosure Page](#).

**Conversation Starter:** Ask your financial professional:

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

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

Our investment professionals are compensated based on the amount of revenue generated from our fee-based investment advisory services. This is a function of the amount of assets the firm manages, the fee that we charge for our services, and the relative success of our investment recommendations.

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

No. Please visit: [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our investment professionals.

**Conversation Starter:** Ask your financial professional:

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

### **Additional Information**

For additional information about our services, please read our Form ADV Part 2A available via our firm’s [Investment Advisor Public Disclosure Page](#) or by visiting [www.helminvest.com](http://www.helminvest.com). You can request up to date information and a copy of our client relationship summary by contacting us at: (303) 861-4835.

**Conversation Starter:** Ask your financial professional:

- *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?*