

# **Strategic Investment Counsel Corporation**

## **Form CRS as of April 20, 2020**

### **Item 1 Introduction**

Strategic Investment Counsel Corporation is registered with the Securities and Exchange Commission as an Investment Adviser.

Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at [Investor.gov/CRS](http://Investor.gov/CRS) which also provides information tailored to educate retail investors about financial professionals.

### **Item 2 Relationships and Services. What investment services and advice can you provide me?**

In preparation of the retirement of the firm principals, as of December 31, 2018, the firm resigned from all other retail investor appointments. Our firm now offers the following discretionary investment advisory services to a limited number of family/extended family.

**Description of Services:** Our firm provides investment advisory services to its retail investors on a discretionary basis only. If you invest through us on a discretionary basis, our firm will buy and sell investments in your accounts without requiring your pre-approval on an ongoing basis until you notify us in writing that you wish to terminate. Each of the investment services described below are closely monitored continuously as part of our standard service.

- *Portfolio management* — Account supervision is guided by the client's stated objectives (i.e., maximum capital appreciation, growth, income, or growth and income).
- *Buying and selling securities* — As a general rule, clients will agree to an asset allocation mix of investments as a parameter for the investment advisor so that a combination of investments can be developed by the investment advisor for the long-term. Clients may not impose restrictions on the securities or types of securities in which to invest their assets.
- *Investment recommendations* — Because some types of investments involve different degrees of risk, they will only be implemented or recommended when consistent with the client's stated investment objectives; which include tolerance for risk, liquidity and overall suitability.

**For additional information including minimum investment amounts, please see [www.strinco.com](http://www.strinco.com) for our Form ADV, Part 2A brochure (Items 4 and 7 of Part 2A or Items 4.A. and 5 of Part 2A Appendix 1).**

### **Conversation starters. 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?*

### **Item 3 Fees, Costs, Conflicts and Standard of Conflict: What fees will I pay?**

**Description of Principal Fees and Costs:** The maximum annualized fees for investment advisory services are charged as a percentage of assets under management, according to the published schedule.

**Note: The firm has waived its fee and is absorbing all expenses with regards to the custodian. See Form ADV, Part 2A, pages 7-8. In addition, the firm receives no benefit from mutual fund fees.**

Our fees can be assessed quarterly and are disclosed in our Form ADV Part 1A, Item 5.E. and more fully described in our Form ADV Part 2A, Items 5 (pages 5-8). The firm does not charge fixed fees or offer a wrap fee program. Some fees create a conflict of interest described below and in more detail in our Firm's Part 2A.

- If our firm charges you asset based fees, more assets in the account will cause you to pay more in fees. Therefore, a firm may have an incentive to encourage you to increase the amount of money invested through the firm.
- There are other fees and costs related to investment advisory services and investments in addition to the asset based fees and costs that you may pay directly or indirectly. Examples of the most common fees and costs are custody fees, administrative fees and mutual fund fees, to name a few.

**Additional Information:** 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 about our fees and costs please review our Form ADV, Part 2A brochure (specifically Items 5.) which can be found at [www.strinco.com](http://www.strinco.com).**

**Conversation starters.** *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?*

**Standard of Conduct:** **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 investment advice we provide you.

Here are examples to help you understand what this means.

*Principal Trading:* The firm monitors and forbids principals from taking price advantage ahead of client transactions.

**Conversation starters.** *Ask your financial professional:*

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

**Additional information:** For more detailed information about our fees and costs please review our Form ADV, Part 2A brochure (specifically Items 5.A., B., C., and D.) which can be found at [www.strinco.com](http://www.strinco.com).

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

Our professionals are compensated based on the amount of assets they service and therefore earn higher compensation for investing your money in the form of salaries and bonuses.

**Item 4 Disciplinary History.** **Do you or your financial professionals have legal or disciplinary history?**

No, our firm and our financial professionals have no disciplinary history. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals. You can also access our firm brochure (Form ADV, Part 2A, Item 9).

**Conversation Starters.** *Ask your financial professional:*

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

**Item 5 Additional Information.** You can find additional information about our services and request a copy of the relationship summary by visiting [www.strinco.com](http://www.strinco.com); emailing at [lhenderson@strinco.com](mailto:lhenderson@strinco.com) or calling us at 214-328-2400 (extension 200).

**Conversation starters.** *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?*