



## Severin Investments, LLC

### Relationship Summary

Severin Investments, LLC (referred to as “we” or “us”) is registered with the U.S. Securities and Exchange Commission as an investment adviser. Investment advisory services and fees differ from brokerage services and fees, and it’s important for you to understand the differences. Learn more information about the differences in these short [informational videos](#). If viewing a paper version of this form, please visit [Investor.gov/CRS](#) for links to these videos. We only provide investment advisory services. This relationship summary will explain the various services we offer, how we charge for those services, and conflicts of interest that exist when we provide our services. To help you research firms and financial professionals, you can access free and simple tools at [Investor.gov/CRS](#), which also provides educational materials about broker-dealers, investment adviser, and investing.

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

Some of the investment advisory services we offer include portfolio management within a wrap fee program or non-wrap fee program; financial planning services; retirement plan consulting; and consulting on non-securities matters such as estate planning and insurance. When managing your portfolio, we generally provide advice on individual equities, bonds, and ETFs. Your custodian may limit the types of investments available to you, although this is unlikely.

- If you grant us discretionary authority, we will buy and sell investments in your account without asking for your approval of the transaction in advance. You may limit our discretion, such as imposing reasonable restrictions on investing in certain securities or industry sectors.
- If you have a non-discretionary account with us, you are required to preapprove each investment transaction that we recommend.

#### ▶ QUESTIONS TO 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 other qualifications? What do these qualifications mean?**

More information about our advisory services can be found in our [Firm Brochure](#). If viewing a paper version of this form, please visit <https://adviserinfo.sec.gov/firm/summary/166567> for a link to this document.

#### What fees will I pay?

- The amount paid to our firm and your financial professional generally does not vary based on the type of investments we select on your behalf. The asset-based fee reduces the value of your account and will be deducted from your account.
- Our fees vary and are negotiable. The amount you pay will depend, for example, on the amount of assets in your account.
  - We charge an *asset-based fee*, which we deduct by calculating a percentage of your account value. Therefore, we will deduct a higher dollar amount for our fee as your account grows, and we may have an incentive to encourage you to increase the assets in your account. However, since our fees are also tiered, the percentage fee we deduct from your account will decrease as your account value increases.
- You may pay an additional fee depending on the custodian you choose.
- We charge a base fee of \$500 for financial planning services plus an hourly rate of \$300/hour to build the plan. Our limited financial planning/consulting fee is \$300/hour.
- For investment management, we require a minimum account size of \$50,000 and charge an ongoing monthly fee, which is a percentage of your account. You pay this fee even if you do not buy or sell investments.

#### Other Fees and Costs

Depending on the type of account and/or type of investment purchased, you may pay fees to the custodian that will hold your assets. In addition to the monthly fee, you may also incur charges for ETFs and wire transfer. We do not receive any portion of these fees. If you have a wrap fee account, the fee also covers all transaction costs, and therefore is higher than a typical asset-based advisory fee.

*"Investment advice offered through Severin Investments, a Registered Investment Advisor."*

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If you expect to trade infrequently or to pursue a “buy and hold” strategy, you may want to consider a brokerage relationship rather than an advisory relationship.

### 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.

More information about advisory fees can be found in our [Firm Brochure](#). If viewing a paper version of this form, please visit <https://adviserinfo.sec.gov/firm/summary/166567> for a link to this document.

### ▶ QUESTION TO ASK US:

- **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?

- Our interests can conflict with your interests. We must eliminate these conflicts or tell you about them in a way you can understand, so you can decide whether or not to agree to them.
- *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: ▶ The more assets in your account, the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account; ▶ If we recommend that you roll over your retirement plan assets into an account to be managed by us, we will earn an advisory fee on the rolled over assets.*

### ▶ QUESTION TO ASK US:

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

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## How do your financial professionals make money?

Most of our Professionals receive a salary plus a bonus based on the amount of assets they manage. Receiving a bonus based on the value of your assets creates an incentive for them to encourage you to increase your investment account size. Your Professional is legally required to act in your best interest and not put their interests ahead of your own. We have systems in place to mitigate conflicts of interest, including systems to review whether a recommendation is in your best interest.

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

Yes. You can access the legal and disciplinary histories of our Professionals using a free and simple search tool at [Investor.gov/CRS](http://Investor.gov/CRS).

### ▶ QUESTION TO ASK US:

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

## Additional Information

For additional information on our advisory services you may access our website [severininvestments.com](http://severininvestments.com). If you have any questions, need additional information or want another copy of this Relationship Summary, you may contact us at (314) 983-2707.

### ▶ QUESTION TO ASK US:

- **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?**

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