

## Introduction

Christopher Weil & Company, Inc. ("WEIL") is registered with the SEC as an investment adviser and provides advisory accounts and services rather than brokerage accounts and services. Brokerage and investment advisory services and fees differ, and it is important for retail investors to understand the differences. Free and simple tools are available to research firms and financial professionals at [investor.gov/CRS](http://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

WEIL offers the following investment advisory services to retail investors:

1. **Financial Advisory:** We discuss with you your goals and objectives based on your particular circumstances and then develop a personal investment policy and manage a portfolio for you. We monitor your circumstances by having discussions with you at least annually and by making adjustments as needed based on your objectives and goals.
2. **Investment Management:** We provide continuous portfolio management services to you using model portfolios that are designed to meet your particular investment goals. We exercise discretion in your account to make the necessary purchases and sales to keep your portfolio in line with those goals. We do not require you to have a certain minimum size account with us, but we do charge minimum fees to you (noted in the next section.)
3. **Mutual Fund Portfolio Management:** WEIL provides discretionary portfolio management services to Christopher Weil & Company Core Investment Fund (CWCFFX) which is publicly traded and registered under the Investment Company Act of 1940. CWCFFX is a non-diversified fund seeking long term capital appreciation in common stocks of growing companies with relevant products, a defensible competitive advantage, and generally, market capitalization of \$1B plus.
4. **Financial Planning:** WEIL provides a comprehensive evaluation of your current and future financial state by using currently known variables to predict your future cash flows, asset values, and withdrawal plans.
5. **Pension Consulting Services:** WEIL provides several pension consulting services, both separately or in combination with other services to our retail clients.
6. **Trust & Estate Services:** WEIL will act as Executor or Trustee for your Estate or Trust.
7. **Proprietary Private Investments:** Affiliates of WEIL form, fund, and manage private investments in real estate, private equity and venture capital.

*When engaged on a discretionary basis, we will buy and sell investments in your account as appropriate without requiring your pre-approval on an ongoing basis until you notify us in writing to switch. You may impose reasonable restrictions. When engaged on a non-discretionary basis, you make the ultimate decision regarding the purchase or sale of investments.*

For additional information, please see Item 5 of our Form ADV, 2A Brochure available at:

<https://adviserinfo.sec.gov/firm/summary/22090>

## What fees will I pay?

1. **Financial Advisory:** \$8,000 annual fee billed quarterly in advance.
2. **Investment Management:** Tiered schedule based on assets under management (AUM) ranging from 1.0% to .05% with an \$8,000 annual minimum, billed quarterly in advance. The minimum is waived if we are also providing Financial Advisory Services to you.
3. **Financial Planning and/or Pension Consulting Services:** Included in Financial Advisory services but can be provided for a negotiated fee if either (or both) are the only services that we provide to you.
4. **Trust & Estate Services:** Tiered schedule based on AUM ranging from .5% to .2% with a \$4,000 annual minimum, billed quarterly in advance. When we act as Trustee or Executor, we generally also act as Investment Manager so those fees would also be charged to your estate or trust.

*Note that in addition to the fees paid to WEIL, you may be charged commissions and/or trading costs by the custodian of your account such as Fidelity. If you have an IRA account at a custodian, such as Millennium Trust, you may be charged annually fees by them based on the number of assets held in that account.*

*It is important to understand that the more assets being managed, the more the client will pay in fees, creating an incentive to encourage a client to increase the assets in their account. This dynamic creates a conflict of interest described in more detail in our Form ADV, Part 2.A. **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.** You should understand that the fees discussed above are specific to what we charge and do not include certain charges imposed by third parties, such as custodial fees, exchange traded or mutual fund fees and expenses, brokerage fees and commissions, and other fees and taxes on brokerage accounts and securities transactions. **Please make sure that 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

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### 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 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. The more assets the client has in his/her account, the more we receive in fees. We therefore have an incentive to encourage a client to increase the assets in his/her account. In addition, our minimum account size is negotiable under certain circumstances and at our discretion. Should we agree to waive this minimum account size, we would receive less compensation for services provided. We, therefore, have a disincentive to waive this minimum.

WEIL also makes money from the following:

**Mutual Fund Portfolio Management:** CWCFX pays WEIL advisory and administrative expenses of 1.25%

**Proprietary Private Investments:** The private assets that we form and manage pay WEIL (or affiliates of WEIL) asset management and/or property management fees. Additionally, many of these private assets have a profit-sharing arrangement so that they will pay WEIL (or affiliates) a percentage of the profits (over a certain threshold of profits) which is often called a “carried interest.”

**Conversation Starter.** We recommend that you ask your financial professional...

- 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?

**Principal Shareholders and Investment Advisor Representatives:** Receive a salary, discretionary quarterly bonuses, and discretionary annual profit sharing. They do not receive any fees or compensation directly based on your account, transactions, or recommendations.

**Licensed Insurance Brokers:** Receive a salary, discretionary quarterly bonuses, and discretionary annual profit sharing. They do not receive any fees or compensation directly based on providing insurance services. *Clients, however, are not under any obligation to engage these individuals when considering implementation of advisory recommendations. The implementation of any or all recommendations is solely at the discretion of the client. These individuals can effect securities and insurance transactions for which they will receive separate, yet customary compensation.*

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

We do not have any legal or disciplinary history to disclose. Visit [investor.gov/CRS](http://investor.gov/CRS) for a free, simple search tool to research us and our financial professionals.

**Conversation Starter.** We recommend that you ask your financial professional...

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

### Additional Information

If you would like additional, up-to-date information or a copy of this disclosure to our Form ADV, Part 2A, please call (800) 355-9345.

**Conversation Starter.** We recommend that you 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?