CHRISTOPHER WEIL & COMPANY, INC.
A Wealth Management & Financial Advisory Firm

FORM ADV PART 3 AS OF DECEMBER 2025
CLIENT RELATIONSHIP SUMMARY (CRS)

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,** 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. We monitor your circumstances by having discussions with you at least annually and by recommending adjustments as needed based on your objectives and goals.
2. **Investment Management:** We provide continuous portfolio management services to you using portfolio strategies that are designed to meet your particular 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 generally charge minimum fees to you (noted in the next section.)
3. **Estate Transition Services**: WEIL gathers information, and where appropriate, copies of documentation, as to a client's assets, liabilities, cash flow, all forms of insurance, estate plan, monthly expenses, heirs, family members, trusted contacts, trusted vendors, and other miscellaneous information. We may also include discussing with a client their wishes and intentions as to our involvement in the transitioning of their estate when such time arrives.
4. **Financial Planning:** WEIL provides a comprehensive evaluation of your current and future financial state by using currently known variables to help forecast 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.

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 change to a non-discretionary basis. When engaged on a non-discretionary basis, you make the ultimate decision regarding the purchase or sale of investments.

Conversation Starter. We recommend that you 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?*

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?

Financial Advisory: $10,000 annual fee billed quarterly in advance.
Investment Management: Tiered schedule based on assets under management (AUM) ranging from 1.0% to .25% with a $10,000 annual minimum, billed quarterly in advance. The minimum is waived if we are also providing Financial Advisory Services to you.
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.
Insurance: As a licensed Insurance Broker, we may sell insurance and are able to receive customary compensation (i.e. commissions or fees). Employees receive no personal benefit from such insurance compensation apart from their salary as an employee.

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 2A. ***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 also understand that the fees discussed above are specific to what are paid to WEIL and do not include certain charges imposed by third parties, such as custodial fees, exchange traded or mutual fund fees and expenses, IRA custodial fees, 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.***

Conversation Starter. We recommend that you 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?*

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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 must 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 that means: The more assets the client has in their account, the more we receive in fees. We therefore have an incentive to encourage a client to increase the assets in their 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: WEIL is a licensed Insurance Broker and certain employees who are properly licensed may sell insurance and are able to receive customary compensation (i.e. commissions or fees). Employees receive no personal benefit from such insurance compensation apart from their salary as an employee of WEIL. The implementation of any or all of these or other recommendations is solely at the discretion of the Client.

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?

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.*

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

No, we (and our financial professionals) do not have any legal or disciplinary history to disclose. Visit **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?*

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Summary of Material Changes

The following changes have been made to this Form CRS (Client Relationship Summary) since the last amendment on January 27, 2025:

There have been no material changes since the last amendment to this Form CRS.