

## Introduction

Moseley Investment Management, Inc. (“MIM”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Clients and prospective clients should be aware that services and fees differ between investment advisers and broker-dealers 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 adviser, and investing.

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

Our firm offers the following principal investment advisory services to retail investors:

- Portfolio Management Services and Financial Consulting

Portfolio Management Services include the provision of continuous advice to a client or investing the client’s account based on his/her particular circumstances using individual stocks, exchanged traded funds (ETFs), mutual funds, bonds and/ or options. We offer Portfolio Management Services on a discretionary or “non-discretionary” basis. When acting on a discretionary basis, this means we will buy and sell investments in your account as appropriate without requiring your pre-approval prior to each transaction. When acting on a non-discretionary basis you will make the final decision on your investments. As part of our standard services, we monitor positions in client accounts on an ongoing basis and conduct account reviews at least annually. We generally require a minimum account size of \$250,000 for referred accounts but may negotiate lesser minimums.

Our Financial Consulting services help you aggregate and organize your financial life by using “The Moseley Virtual Platform (MVP).

**For additional information, please see Items 4 and 7 of our Form ADV, 2A Brochure (Part 2A) available at: [https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=620134](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=620134)**

***Conversation Starter.*** We encourage you to 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 fee ranges from .65% to 1.295% annually. We bill quarterly in advance, based on the value of the assets in your account on the last trading day of each prior calendar quarter. Our fees are negotiable, depending on the services you receive and the amount of assets in your account. Financial Consulting services are billed on an hourly rate as negotiated with each client.

In addition to the principal fees listed above, there are other fees and costs related to our investment advisory services that you will pay directly or indirectly. Examples of the most common fees and costs incurred are custodial and brokerage fees, including transaction fees, maintenance fees and fees related to mutual funds. These fees are not shared with us, but are paid directly to the custodian or Mutual Fund.

It is important to understand that the more assets held in a retail client’s account, the more the client will pay in fees. We therefore have an incentive to encourage a client to increase the assets in his/her account. Some fee arrangements create conflicts of interest described in more detail in our Form ADV, Part 2A at Item 5.

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 of our Form ADV, 2A Brochure (Part 2A) available at: [https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=620134](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=620134)

**Conversation Starter.** We encourage you to 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 adviser? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment adviser, we are held to a fiduciary standard that requires us 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 interest. You should understand and ask us about these conflicts because they affect the recommendations, we provide you. Here are some examples to let you know what this means:

- As mentioned above, 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.
- Our fees are negotiable under certain circumstances and at our discretion. Should we agree to a lower fee, we would receive less compensation for services provided. We, therefore, are disinclined to negotiate fees.
- We receive various benefits as a result of our relationship with Schwab and TD Ameritrade. These benefits include access to technology, research, training, business resources, and block trading, among others. We custody clients' accounts with custodians we believe would provide the best benefits to our clients.

**Conversation Starter.** We encourage you to ask your financial professional:

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

For additional information, please see Item 5 of our Form ADV, 2A Brochure (Part 2A) available at: [https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=620134](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=620134)

### How do your financial professionals make money?

Our financial professionals who manage client portfolios receive a salary and receive a quarterly bonus if objectives are met.

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

Neither our firm nor our financial professionals have any legal or disciplinary history. Visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

**Conversation Starter.** We encourage you to 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 relationship summary or our Form ADV, Part 2A Brochure, please call 941-745-2799.

**Conversation Starter.** We encourage you to 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?*