

SECURE INVESTMENT MANAGEMENT, LLC CLIENT RELATIONSHIP SUMMARY JUNE 2020

[Secure Investment Management, LLC \(“SIM”\)](http://www.secureinvestmentmanagement.com) (www.secureinvestmentmanagement.com) is registered with the U.S. Securities and Exchange Commission (“SEC”) (www.sec.gov) as an Investment Adviser. Brokerage and investment advisory services and fees differ. It is important for a retail investor to understand the differences. There are free tools available for investors to research firms and financial professionals at Investor.gov/CRS. This site also provides educational materials about broker-dealers, investment advisers, and investing.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE ME?

SIM offers discretionary and non-discretionary investment advisory services to retail investors. Investment advisory services offered include a variety of investment advisory services, consulting, and investment management services, to individuals, business entities, trusts and estates. SIM is typically granted discretionary authority to buy and sell investments in your account without seeking approval in advance. SIM creates portfolios utilizing open-end mutual funds created and managed by Dimensional Fund Advisors (DFA) (the “SIM Managed Models”). All DFA funds are low-cost, no-load, institutional asset-class funds. You may limit our discretion, such as by imposing reasonable restrictions on investing in certain securities or groups of securities. Some of our investment advisory accounts are non-discretionary, which means you are required to preapprove investment transactions we recommend. SIM monitors accounts on an ongoing basis, but no less than annually. SIM generally has an account minimum of \$25,000; however, SIM may waive the account minimum or charge a lesser advisory fee based upon certain criteria (i.e., anticipated future earning capacity, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, negotiation with client, etc.) In addition, SIM manages a number of registered investment companies (mutual funds) (the “SIM Funds”). Each SIM Fund we manage is a “fund of funds” that invests primarily in shares of other mutual funds and Exchange Traded Funds (“ETFs”). For more detailed information about our services, refer to our [Form ADV Part 2A](#) (advisorinfo.sec.gov/firm/summary/141195) and mutual fund prospectus’.

QUESTIONS 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?

Description of Principal Fees and Costs: SIM charges its retail investors fees based on assets under management. The services and fees are specified in an agreement between you and SIM. The fee is calculated based on a percentage of the value of an investor’s account on the last business day of the previous quarter. The more assets you have, the more fees you will pay us. Clients are billed in advance on a quarterly basis, at the rate set forth in their Investment Management Agreement. Clients investing in SIM Funds ultimately bear all SIM Fund-related fees and expenses, including SIM’s fund management fee, brokerage fees and operating expenses, as set forth in the prospectus. SIM Fund investors also pay the expenses charged by the underlying mutual funds in which the SIM Funds invests, which are deducted from the funds’ returns. SIM receives an annual advisory fee rate of 1.00% for the SIM Equity Fund and 0.75% for SIM Fixed Income Funds, based on each Fund’s average daily net assets as described in the prospectus. Because SIM charges fees to serve as the Fund Manager of the SIM Funds, there is a conflict of interest relative to SIM recommending SIM Funds as an investment option. As such, SIM does not receive an Investment Advisory Fee directly from the client relative to any investment in any SIM Fund in which SIM serves as the fund manager. SIM also receives an administrative service fee from the SIM Funds of 0.25%, under an Administrative Services Agreement (“ASA”). The fees payable under the ASA are separate and distinct from the fees payable to the Adviser under the Advisory Agreement.

Description of Other Fees and Costs: There are other fees charged to your account such as commissions, transaction fees, account maintenance and exchange fees paid to the custodian of your account.

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. The fees for investment advisory services are described in further detail in our firm’s ADV, in particular, Part 2A brochure, Items 5.A., B., C., and D.

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QUESTIONS 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 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 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.

SIM's financial professionals, in their individual capacities, are also licensed insurance agents with various insurance companies, including its affiliated agency, JD Melberg. As a result, such financial professionals recommend, on a commission basis, the purchase of certain insurance products. A conflict of interest exists to the extent that SIM recommends the purchase of insurance products where SIM's financial professionals receive insurance commissions or other additional compensation. Currently, there are financial professionals of SIM that are dually registered as investment advisor representatives of their own independently registered investment adviser firms. The financial professional can provide financial planning services under his or her own independently registered investment adviser firm. SIM's financial professionals may also be registered representatives of broker-dealers that are unaffiliated with SIM. These registered representatives can recommend that a client purchase securities or insurance products that charge a commission. This situation presents a conflict of interest, since the receipt of commissions provides an incentive for the registered representative to recommend investment products based on commissions to be received, rather than on a particular client's need. Additionally, in their individual capacities as insurance licensed agents, SIM's representatives receive compensation in addition to commissions from certain insurance wholesalers. No client is under any obligation to purchase any commission products from SIM's financial professionals.

Additional Information: For more detailed information regarding conflicts of interest, please see our [Form ADV, Part 2A brochure](https://adviserinfo.sec.gov/firm/summary/141195). (<https://adviserinfo.sec.gov/firm/summary/141195>)

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

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

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

Our financial professionals are primarily independent contractors, although a portion are employees of SIM. The agreement between each financial professional and SIM sets out the payments we make to them. Those who provide investment advisory services receive a portion of the advisory fee you pay.

DO YOU OR YOUR FINANCIAL PROFESSIONALS HAVE LEGAL OR DISCIPLINARY HISTORY?

Yes, SIM and some Financial Professionals have disciplinary histories. Please see Investor.gov/CRS for a free search tool to research SIM and our Financial Professionals.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

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

ADDITIONAL INFORMATION

You may also find additional information about our Firm and your Financial Professional on the SEC's Investment Adviser Public Disclosure website at www.adviserinfo.sec.gov. Please call us at (520) 269-4003 for up-to-date information about our services or to request a copy of our relationship summary.

QUESTIONS TO ASK YOUR FINANCIAL PROFESSIONAL

- *Who is my primary contact person?*
- *Is he or she a representative of an investment adviser?*
- *Who can I talk to if I have concerns about how this person is treating me?*