

Henry Bragg & Co. is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at [investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to “retail” investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

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

We offer the following investment advisory services to retail investors: Portfolio Advisory Services, Qualified Plan Services, Trusted Advisor Services, and Financial Review Services. Detailed information regarding our services, fees, and other disclosures can be found in our [Form ADV Part 2A](#), Items 4, 7, and 8.

**Account Monitoring:** We monitor your accounts on an ongoing basis while trading to a pre-defined target asset allocation as documented in an Investment Policy Statement. We offer to meet with clients for an annual review and are available throughout the year to respond to requests. From time to time, we may proactively reach out with planning ideas to improve your situation.

**Investment Authority:** We manage investment accounts on a discretionary basis whereby we will decide which investments to buy or sell for your account. We have discretion to select, retain or replace third-party managers to manage your accounts. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing.

**Investment Offerings:** We provide advice on various types of investments: Mutual Funds and Exchange Traded Funds (“ETF’s”). Our services are not limited to a specific type of investment or product.

**Account Minimums and Requirements:** In general, we prefer a minimum dollar amount of \$2 million to open and maintain a portfolio management account. We have the right to decline or terminate your account if it is deemed too small to manage effectively.

## Key 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?

The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our [Form ADV Part 2A](#), Items 5 and 6.

**Asset-Based Fees** - Payable quarterly in arrears. The annual fee for our portfolio management services and qualified plan service is never more than 1.25% and 1.0%, respectively of the market value (plus any credit balance and minus and debit balance) of assets under management. Since the fees we receive are asset-based (i.e., based on the value of your account), we have an incentive to increase your account value which creates a conflict especially for those accounts holding illiquid or hard-to-value assets.

**Hourly Fee or Flat Fee** - In certain circumstances, we will charge a flat fee for a project or hourly fee of \$400, which is negotiable, to review your financial situation.

Examples of the most common fees and costs applicable to our clients are:

- Custodian fees;
- Account maintenance fees;
- Fees related to mutual funds and exchange-traded funds;
- Transaction charges when purchasing or selling securities; and
- Other product-level fees associated with your investments

*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.*

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**Key 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?

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## 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 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 is an example to help you understand what this means.

- Because we charge an asset-based fee, the more assets there are in your advisory account, the more you will pay in fees. We may therefore have an incentive to encourage you to increase the assets in your account.
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**Key Questions To 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?

The financial professionals servicing your account(s) are compensated in the following ways: Fee for assets under management. Financial professionals' compensation is based on the amount of client assets they service.

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

No, our firm and our financial professionals currently do not have any legal or disciplinary history to disclose. Visit [investor.gov/CRS](https://investor.gov/CRS) for a free and simple research tool.

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**Key Questions To Ask Your Financial Professional**

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

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For additional information about our investment advisory services, please view our [Form ADV Part 2A](#). For up-to-date information and to request a copy of the relationship summary, please call 713-393-9444.

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**Key Questions 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?
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