

## Ramsey & Associates, Inc. – Form CRS

Ramsey & Associates, Inc. (“we”, “our”, or “us”) is registered with the U.S. Securities and Exchange Commission (“SEC”) as an investment adviser. Our services and compensation structure differs from that of a registered broker-dealer. Free and simple tools are available to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS). The site also provides educational materials about broker-dealers, investment advisers and investing. Information in text boxes below are intended to be conversation starters for you to have with us and are required by the instructions to Form CRS.

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

We offer clients combined investment advisory services and financial planning and consulting services (“Investment Advisory Services”). This service includes investment advisory services and financial planning and related consulting services. Clients may grant us with discretionary authority limited to investment grade fixed income securities (i.e., certificates of deposit, U.S. Treasury and agency obligations, corporate and municipal bonds, etc.). This election is made in the Investment Advisory Agreement. In other instances, we act in a non-discretionary capacity. The limitations of our financial planning and consulting services are outlined in our Form ADV Part 2A.

We separately offer an internet-based service for clients with at least \$50,000 in investable assets. You are required to complete a Risk Tolerance Questionnaire. We will review your risk tolerance, and if desired, will discuss it with you. We then invest your assets on a discretionary basis through a model portfolio. You must direct us to allocate the investment assets within the portfolio in underlying investments that are characterized as Active, Socially Responsible or Passive. Thereafter, we are authorized, to rebalance the assets within the portfolio on an ongoing, periodic, basis to maintain the designated asset allocation. We may also make tactical adjustments or partial rebalances to the portfolio at any time.

We generally provide services on a non-discretionary basis, which means we require your consent before engaging in a course of action. When we act on discretion, it means we have the authority to buy and sell investments in your account without speaking to you prior to doing so. You can place reasonable restrictions on the securities and types of securities that we buy by notifying us, in writing.

We do not limit our advice to any type of securities, although we generally recommend and use fixed income securities, mutual funds, and exchange traded funds (“ETFs”).

We generally require a \$750,000 minimum asset level for Investment Advisory Services. Internet-based accounts generally requires a \$1,000 minimum annual fee.

For more detailed information about our *Advisory Business* and the *Types of Clients* we generally service, please See Items 4 and 7, respectively in our [Form ADV Part 2A](#).

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| <i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i> |
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| <i>How will you choose investments to recommend to me?</i> |
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| <i>What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?</i> |
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### *What fees will I pay?*

Our fee for Investment Advisory Services and internet-based services are based on a percentage of your assets under our management, and generally begin at 1.0%. Investment Advisory Services fees are tiered and are reduced the more assets that you place under our management. We generally deduct our fee from one or more of your investment accounts on a monthly basis, in arrears, based upon the market value of the assets, adjusted for inflows and outflows, on the last business day of the previous month. Because our fee is based on the amount of your assets under our management, the more assets you entrust us to manage, the more you will pay us for our services. Therefore, we have an incentive to encourage you to increase the amount of assets that you entrust to us.

Your account will be held with a qualified custodian. Custodians may charge transaction fees for effecting certain securities transactions. In addition, your assets can be invested in mutual funds and ETFs. You will bear your pro rata share of the investment management fees and other fees of these investments, which are in addition to the fees you pay us. These fees and expenses are described in each fund’s prospectus and potentially include a management fee, distribution fee, and other

A copy of our Part 2A is available at:

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=625470](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=625470)

fund expenses. 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.

*Help me understand how these fees and costs might affect my investments. If I give you \$100,000 to invest, how much will go to fees and costs, and how much will be invested for me?*

For more detailed information about our fees and costs related to our management of your account, please See Item 5 in our [Form ADV Part 2A](#).

***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 are some examples to help you understand what this means:*

- \* We may recommend a particular custodian from whom we receive support services. This presents a conflict of interest, because our receipt of their support make us more inclined to continue using and recommending them.
- \* We may recommend rollovers out of employer-sponsored retirement plans and into Individual Retirement Accounts that we manage for an asset-based fee. If we don't currently manage your account held with your employer's plan, this will increase our compensation.
- \* Karen S. Ramsey is a shareholder in a company that owns a minority interest in National Advisors Trust Company ("NATC"). We may refer clients to NATC for custody or trust services. We do not receive any direct compensation for making these referrals to clients. However, Ms. Ramsey will participate in profits and losses of the holding company as a result of her minority ownership interest.

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

For more detailed information about our conflicts of interest, please review Item 4, 10, 11 and 12 of our [Form ADV Part 2A](#).

***How do your financial professionals make money?***

Our financial professionals are generally compensated on a salary basis and may receive discretionary bonuses. In the event an employee earns a bonus, they are based on various factors. In addition, Ms. Ramsey is the equity owner of the firm and stands to receive a share of the profits of the firm.

***Do you or your financial professionals have legal or disciplinary history? No***

We encourage you to visit [www.investor.gov/CRS](http://www.investor.gov/CRS) to research our firm and our financial professionals. Furthermore, we encourage you to ask your financial professional:

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

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Additional information about our firm is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). You may contact our Chief Compliance Officer at any time to request a current copy of your Form ADV Part 2A or our *relationship summary*. Our Chief Compliance Officer may be reached by phone at (206) 324-1950.

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

A copy of our Part 2A is available at:

[https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd\\_iapd\\_Brochure.aspx?BRCHR\\_VRSN\\_ID=625470](https://files.adviserinfo.sec.gov/IAPD/Content/Common/crd_iapd_Brochure.aspx?BRCHR_VRSN_ID=625470)