



January 10, 2023

## Customer Relationship Summary

Castle Rock Investment Company is registered with the Securities and Exchange Commission as an investment adviser.

Brokerage and investment advisory services and fees differ, and it is important for the retail investors to understand the differences. Free and simple tools are available at [www.investor.gov/CRS](http://www.investor.gov/CRS) to research firms and financial professionals and it also provides educational materials about broker-dealers, investment advisers, and investing.

### **Relationships and Services**

“What investment services and advice can you provide me?”

**Description of Services:** The firm offers investment advisory services to retail investors and is held to a fiduciary standard that covers the entire investment advisory relationship with you.

*Monitoring:* We will discuss your investment goals and design a strategy with you to achieve your investment goals. Some clients prefer a one-time review of investments that would not include monitoring while others request ongoing monitoring in their contract for services.

*Investment Authority:* You can choose an account that allows the firm to buy and sell investments in your account without asking you in advance (a “discretionary account”) or we may give you advice and you decide what investments to buy and sell (a “non-discretionary account”).

*Limited Investment Offerings:* The firm does not offer any proprietary investments but limits investment recommendations to registered products (e.g., mutual funds, ETFs, and individual securities).

*Account Minimums and Other Requirements:* No minimum account balance is required to open or maintain an account.

*Additional Information:* For additional information on our advisory services, see our Form ADV brochure on IAPD on [www.investor.gov/](http://www.investor.gov/).

### **Fees, Costs, Conflicts, and Standard of Conduct**

“What fees will I pay?”

*Description of Principal Fees and Costs:* The amount of fees you pay to our firm and the frequency in which you are billed depends on the services being provided. For investment management service, we will deduct fees directly from your managed account (asset-based fees) on a quarterly basis. For financial planning services, we charge an upfront fee for the development and delivery of a financial plan with a minimum charge of \$5,400 (paid in installments). All advisory services are billed at a flat fee rate per hour, month, or quarter based upon the client’s relationship (e.g., one-time, or ongoing).

We are paid for investment management services based on a percentage of your managed account value. Therefore, the more assets there are in your advisory account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account. This is a conflict of interest. However, we mitigate this by ensuring all recommendations and investment decisions we make are in your best interest.

*Description of Other Fees and Costs:* The firm’s fees are exclusive of other related costs and expenses, which may be incurred by the client. Clients may incur custodian fees,

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Castle Rock Investment Company is independently owned and operated.



account maintenance fees, wire transfer and electronic fund fees, and other transactional and product-level fees. Some investments (such as mutual funds and annuities) impose additional fees that may reduce the value of your investment over time.

*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. For additional information on the firm's advisory fees, see our Form ADV brochure on IAPD on [www.investor.gov/](http://www.investor.gov/).

“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?”

*Standard of Conduct:* **When we act as your investment adviser**, we have to act in your best interest and not put our interest ahead of yours. Fees and costs affect the value of your account over time. Please ask your financial professional to give you personalized information on the fees and costs that you will pay.

Additional Information: There are no potential conflicts of interest for clients served by the firm.

“How do your financial professionals make money?”

The firm's financial professionals are compensated based on the time and complexity required to meet a client's needs and revenue the firm earns from the financial professional's advisory services or recommendations.

### **Disciplinary History**

“Do you or your financial professionals have legal or disciplinary history?”

No. Please visit [www.investor.gov/CRS](http://www.investor.gov/CRS) for a free and simple search tool to research the disciplinary history of the firm and financial professionals.

### **Additional Information**

You can find up-to-date information online at [www.CastleRockInvesting.com](http://www.CastleRockInvesting.com) and request a copy of the relationship summary by calling (303) 725-7086.

To report a problem to the SEC, visit [Investor.gov](http://Investor.gov) or call the SEC's toll-free investor assistance line at (800) 732-0330. If you have a problem with your investments, account or financial professional, contact us in writing at [info@CastleRockInvesting.com](mailto:info@CastleRockInvesting.com).

**Conversation Starters:** *Below are questions you should ask your financial adviser.*

1. “Given my financial situation, should I choose an investment advisory service? Why or why not?”
2. “How will you choose investments to recommend to me?”
3. “What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?”
4. “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?”
5. “How might your conflicts of interest affect me, and how will you address them?”
6. “As a financial professional, do you have any disciplinary history? For what type of conduct?”
7. “Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer?”
8. “Who can I talk to if I have concerns about how this person is treating me?”