



# LYTLE INVESTMENTS

Member of Aebly & Associates

## FORM CRS (Customer Relationship Summary)

### Introduction

Lytle Investments (“Lytle”) is registered with the Securities and Exchange Commission (“SEC”) as an investment adviser. Brokerage and investment advisory services and fees differ and it is important for you to understand these 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 advisers, and investing. This document gives you a summary of the types of services we provide and how you pay. Please feel free to ask us for more information.

### What Investment Services and Advice Can You Provide Me?

Our firm offers investment advisory services to retail investors. When providing advisory services, we are held to a fiduciary standard that covers our investment advisory relationship with you. As fiduciaries, investment advisers are required to act in the best interest of their clients and not place their own interests ahead of their clients. However, at times our interests can conflict with yours. When we provide recommendations, we must eliminate, mitigate or inform you of these conflicts, depending on the nature of the conflict.

- We will offer you advice on a regular basis. As part of our standard service, we will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your portfolio, meeting with you at least annually.
- You will open an account that allows us to buy and sell investments without asking you in advance (a “**discretionary account**”) or an account where we may give you advice but you make the decisions (a “**non-discretionary account**”). There are no account minimums.
- Our advice covers a limited selection of investment types. Other firms could provide advice on a wider range of choices, some of which might have lower costs.
- We also offer the services of various third party money managers. In this instance we will provide assistance in the selection and ongoing monitoring of your third party money manager. Most third party money managers have account minimums, which vary from manager to manager.
- We do not typically provide financial planning advice, other than on an incidental basis. However, should the need arise, we will charge you a fixed fee for this service, the amount of which will be determined by the scope of work.

#### Additional Information

Visit [lytleinvestments.com](http://lytleinvestments.com) or see Lytle’s Firm Brochure (Form ADV, Part 2A, Items 4, 7 and 16).

#### Conversation Starters

*“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?

- You will pay an on-going **asset-based fee** at the end of each quarter for our services, based on the value of the cash and investments in your account. This fee will be deducted from your account, thereby reducing its value.
- Our fees vary and the amount you pay will depend, for example on the amount of assets in your account. Our fee does not vary based on the type of investments we select on your behalf.
- You will pay fees to the financial institution that holds your assets (the “**custodian**”) when we buy or sell an investment for you. If you utilize the services of a third party money manager, the fee they charge will be in addition to the fee you pay us, but their fee is inclusive of all trades.
- Some investments (such as mutual funds) impose additional fees.
- 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.

#### Additional Information

See Lytle’s Firm brochure (Form ADV, Part 2A, Item 5), posted on our website [lytleinvestments.com](http://lytleinvestments.com).

#### Conversation Starters

*“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?

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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.

For example, our firm makes money in the form of advisory fees. The more assets you have in your account, including cash, the more you will pay us. We therefore, have an incentive to increase the assets in your account in order to increase our fees.

It is important to note that while we will take reasonable care in developing and making recommendations to you, securities involve risk, and you may lose money. There is no guarantee that you will meet your investment goals, or that our recommended investment strategy will perform as anticipated.

### Additional Information

See Lytle's Firm Brochure (Form ADV, Part 2A) posted on our website [lytleinvestments.com](http://lytleinvestments.com).

### Conversation Starters

*"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?

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Compensation for our investment advisers is based on the amount of client assets they service and the revenue we earn from the advisory services they provide.

You should be aware of and consider potential conflicts of interest related to other forms of compensation they may receive:

- As registered representatives of Osaic Wealth, Inc. (a broker-dealer), your financial professional may recommend the purchase of products offered through the broker-dealer for which they would receive a commission. For example, if you purchase a variable annuity contract, your financial professional will receive a commission. This provides an incentive for its recommendation.
- Your financial professional may be licensed to sell fixed insurance products and recommend a product for which they receive a commission. For example, if you purchase a life insurance policy, your financial professional will receive a commission. This provides an incentive for its recommendation.

In their day-to-day business, it is not uncommon for our financial professionals to face decisions about whether a particular action or circumstance constitutes a conflict of interest. While many conflicts can be avoided, there are some conflicts that are unavoidable. Since our financial professionals are compensated for the services they provide, this presents an inherent conflict of interest. You are encouraged to ask about these conflicts.

Our financial professionals may have conflicts of interest beyond those disclosed, such as expense reimbursement and incentives for adding assets, and those advisers will disclose, when appropriate, any additional material conflicts no later than the time of a recommendation.

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## Do You or Your Financial Professionals Have Legal or Disciplinary History?

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We do not have any disciplinary events to disclose. Visit [investor.com/CRS](http://investor.com/CRS) for a free and simple search tool to research us and our financial professionals.

### Conversation Starters

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

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For additional information about our services, please visit [investor.gov](http://investor.gov) (under CRD #297591) or our website ([lytleinvestments.com](http://lytleinvestments.com)). For additional information on our advisory services, see our Form ADV brochure on IAPD ([adviserinfo.sec.gov](http://adviserinfo.sec.gov)), under CRD #297591, or visit our website at [lytleinvestments.com](http://lytleinvestments.com). Additionally, you can request up-to-date information and/or a written copy of Form CRS by calling us toll-free at (877) 425-4463.

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 account, investments or investment adviser, contact us in writing at Lytle Investments, Attn: Compliance Officer, 101 Lang Boulevard, Grand Island, NY 14072.

### Conversation Starters

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?**