

**Chapel Hill Investment Analysts, Inc.**  
**Form CRS - Customer Relationship Summary**  
**March 6, 2024**

Chapel Hill Investment Analysts, Inc. 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](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment adviser, and investing.

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

We offer investment advisory services, including asset management, retirement planning, insurance planning, estate planning, education planning, pension planning and tax planning. Our investment portfolios are constantly being monitored and adjusted to adapt to the ever-changing economic environment. We maintain full investment authority; however, select clients can hold a high-risk investment portfolio, with the client and adviser collaborating on the investment decisions. In these circumstances, the client will be advised that they are taking more risk than our portfolios, and ultimately maintain full responsibility for any incurred losses. We have no limitations on our investment offerings and do not have a minimum investment amount requirement.

- ✓ For additional information, refer to our firm's Form ADV, Part 2A brochure (Items 4 and 7).

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?**

Our advisory fee is 0.2375% per quarter (0.95% annually) for all accounts other than the fixed-income option, which is 0.10% per quarter (0.40% annually). All fees are billed in arrears at the end of each quarter using the account value on your quarter-ending statement. Should we be asked to perform services that are not included in the advisory fee, costs will be administered at a rate of \$550 per hour. Estate Plans, which involve outside legal counsel, are not included in the advisory fee, and will be billed in accordance with the scope of work being completed. Other fees could include costs associated with the purchase and sale of securities, custodian fees, or other account expenses. The most common fees outside of advisory fees are internal investment advisory fees associated with an exchange-traded fund or mutual fund, as detailed in the fund's prospectus. You shall be responsible for these additional 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.

- ✓ For additional information, refer to our firm's Form ADV, Part 2A brochure (Items 5.A., B., C., and D.).

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 must 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 that we provide you. Here are some examples to help you understand what this means.

- When utilizing asset-based fees, the higher the value of assets in your advisory account, the more you will pay in fees, and the firm may therefore be hesitant to recommend withdrawals from your account, in that it would decrease the balance of the account on which fees are based.
- We maintain conflicts of interest with affiliated professionals; however, these conflicts of interest can be mitigated, as you are free to compare relationships with competing entities.

Ask your financial professional –

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

- ✓ For additional information, refer to our firm's Form ADV, Part 2A brochure (Items 10.C.2., 10.C.6., 11.C.,D., 12.A.2.b., 12.B. and 14.A.).

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

We are compensated solely by revenue that the firm generates from our asset management service. Compensation does not factor in volume of work, time spent, or complexity of the planning process. Should we be asked to perform services that are not included in the advisory fee, costs will be administered at a rate of \$550 per hour. We may also be compensated through revenue-sharing arrangements with our affiliated professionals.

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

No. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple tool to research your financial professionals.

Ask your financial professional –

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

Additional information about our services can be obtained at [www.chapelhillinvestment.com](http://www.chapelhillinvestment.com) or [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). If you would like additional, up-to-date information or a copy of this disclosure, please call 724.830.2600.

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?*