

**FORM CRS (ADV Part 3) – CLIENT RELATIONSHIP SUMMARY**  
A SUMMARY OF YOUR RELATIONSHIP WITH WARWICK PARTNERS  
December 31, 2023

**Item 1: Introduction**

Warwick Investment Management, Inc. dba Warwick Partners (“Warwick”, “Firm”, “we”, “our”, or “us”) is registered with the U.S. Securities Exchange Commission (“SEC”) as a registered investment adviser. Brokerage and investment advisory services and fees differ. It is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at <http://www.investor.gov/crs>, which also provides educational materials about broker-dealers, investment advisers, and investing.

**Items 2: Relationships and Services**

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

We offer wealth management services to retail investors, which include comprehensive financial planning and portfolio management. We provide periodic advice and reviews regarding your investment goals and objectives, personal balance sheet, tax planning, risk management, retirement, education, cash flow, investment planning, and charitable giving. In our portfolio management, we will continuously monitor your investment accounts over which you provide us with such authority and provide advice. In your investment advisory and comprehensive financial planning agreement with us, you have the option to either give us discretion to determine the investments to buy and sell or you may retain discretion and make the ultimate decision regarding the investments we purchase or sell on your behalf. In certain limited circumstances, our services also include the recommendation or selection of other investment advisers. We require a minimum initial and ongoing account size for our services (generally \$1,000,000), including the management of your portfolio. Our investment advice is not limited to proprietary products or to a limited menu of products or types of investments.

*For additional more detailed information please refer to our [Form ADV Part 2](#), particularly Items 4 and 7.*

*Conversation Starter: (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?*

**Item 3: Fees, Costs and Standard of Conduct**

**What Fees Will I Pay?**

We charge a percentage of assets under management for comprehensive financial planning and investment management services. These fees are assessed on a quarterly basis, in advance, and vary between .50% and 1.00% annually depending on the market value of the assets under management. You should be aware that the more assets there are in your account, the more you will pay in fees. This means we have an incentive to encourage you to increase the assets in your account. In addition to our fees, you will incur additional fees and costs related to the investments in your account, as applicable, such as transaction costs, wire transfer and electronic fund fees, and internal management fees of mutual funds, money market funds, and variable annuities.

***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.***

*Conversation Starter: (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?*

Please refer to our [Form ADV Part 2](#), particularly Item 5, for more detailed information about our fees and your investment costs.

### **What are your legal obligations to me when acting as my investment advisor? 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, as a fiduciary, 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:

We recommend that you establish an account with a third-party independent custodian. We receive research products and services from the custodian to assist us in the performance of our investment decision-making responsibilities. These arrangements present a conflict of interest in that we have a financial incentive to recommend that you maintain your account with the custodian for the availability of these products and services and not solely on the nature, cost, or quality of custody and brokerage services provided by the custodian.

To answer the question, “How else does your firm make money?”, we make no money other than by that which is disclosed in Item 3 (What Fees Will I Pay?). We have no other source of income other than what our clients pay us.

*Conversation Starter: (ask your financial professional)*

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

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

Warwick’s financial professionals are compensated by a fixed salary based on their duties and the revenue the firm earns from its advisory services.

### **Item 4: Discipline History**

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

No. We do not have, nor have we ever had, any legal or disciplinary history. Visit [investor.gov/CRS](http://investor.gov/CRS) for a free and simple search tool to research us and others.

*Conversation Starter: (ask your financial professional)*

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

### **Item 5: Additional Information.**

You can find additional information about your investment advisory services by visiting our website ([www.warwickpartners.net](http://www.warwickpartners.net)) and reading our Form ADV, Part 2A. Requests for up-to-date information can also be sent to our Chief Compliance Officer, Hays Glover, at [hglover@warwickpartners.net](mailto:hglover@warwickpartners.net) or call the office at 979.260.9777.

*Conversation Starter: (ask your financial professional)*

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