

## Charles Fish Investments, Inc Client Relationship Summary (Form CRS) – March 12, 2026

Charles Fish Investments, Inc. (“CFI,” the “Firm,” “we,” “us,” or “our”) is registered with the U.S. Securities and Exchange Commission as an investment adviser (CRD#110445). Investment advisory and brokerage services and fees differ, and it is important for you to understand the 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 investment advisers, broker-dealers, and investing.

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

CFI offers investment management services to retail clients, i.e. individuals, high net worth individuals, trusts and estates, and individual retirement accounts. In addition, we offer our services to corporations, financial institutions, charitable organizations, small businesses, foundations, and pension and profit-sharing plans. The portfolios are managed on a discretionary basis only and CFI has full authority in determining which securities are purchased and sold. We actively manage and monitor our clients’ portfolios, tailoring each to the needs, goals and objectives of that specific client. Although more than one portfolio may hold a specific security, each holding is selected based on the investment parameters agreed upon with the client. Through its network of brokers and dealers, we seek to identify and purchase securities that may improve a client portfolio’s structure, credit quality and rate of return. Upon request CFI will consider managing portfolios on a non-discretionary basis. In such cases, CFI executes only those transactions that have been approved and directed by the client. CFI has a minimum account size of \$ 2million for accounts managed on a discretionary basis. Smaller accounts may be considered on an exception basis.

**FOR ADDITIONAL INFORMATION**, please see CFI’s Form ADV Part 2A Brochure, Item 4 regarding the advisory services we offer and any limitations on that advice and Item 7 for the types of clients we serve at <https://adviserinfo.sec.gov/firm/summary/110445>.

### 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?

We calculate our fee as a percentage of the market value of assets under management and charge our fee quarterly in advance. On rare occasions and under special circumstances, we may agree to charge a fixed fee. The rates on certain discretionary portfolios may be negotiable depending upon a number of independent factors including, but not limited to, the size of the account, type of service, and custodial arrangement. Our minimum annual fee for new accounts is \$10,000. Since our fee is based on the value of assets in your account, the more assets you have in your account, the more you will be paying in fees. You will pay fees and costs whether you make or lose money on your investments. However, you will always receive your invoice with your quarterly statement from CFI. Fixed income securities transactions are executed with mark-up or mark-downs that are incorporated into the purchase or sale prices, rather than separate commission charges. We do not charge any commissions.

CFI’s fees do **NOT** include custodial fees (such as transactional or line item charges). Custodial fees vary depending upon the particular custodian selected by the client and are in addition to investment management fees paid to CFI. CFI’s fees also do **NOT** include brokerage commissions, transaction fees, exchange fees, margin costs, and charges imposed by a mutual fund or exchange traded fund (ETF).

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 ABOUT OUR FEES**, please see CFI's Form ADV Part 2A Brochure, Item 5 at <https://adviserinfo.sec.gov/firm/summary/110445>.

**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 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: CFI is affiliated with Brentview Investment Management, LLC ("Brentview"), an equity manager. CFI may refer clients for the management of equity assets to Brentview and Brentview may refer its clients to CFI for the management of bond portfolios. CFI and Brentview will share equally in the advisory fees clients pay for such cross marketing referrals. This presents a conflict of interest as CFI will have an incentive to refer clients to Brentview over another equity manager due to the sharing of advisory fees. Additionally, conflicts may arise from personal trading by CFI officers, directors and employees ("supervised persons") of securities that are recommended to and/or purchased for our clients. An investment adviser's fiduciary duty is comprised of a duty of care and a duty of loyalty, which means that we must act in your best interest at all times during the course of the relationship and we may not subordinate your interests to those of our own. Accordingly, CFI has adopted a Code for all supervised persons of the firm, which describes our high standards of conduct and fiduciary duty to our clients.

**FOR ADDITIONAL INFORMATION ABOUT CFI'S POTENTIAL CONFLICTS OF INTEREST AND OUR CODE TO MEET OUR FIDUCIARY DUTY TO OUR CLIENTS**, please see CFI's Form ADV 2A Brochure, Items 10, 11, and 14 at <https://adviserinfo.sec.gov/firm/summary/110445>.

**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?**

Client fees are our sole source of revenue and compensation for the firm's personnel who are all exempt salaried employees. We do not engage in any revenue sharing with any plan sponsors or broker dealers. CFI and its affiliate Brentview share equally in advisory fees for cross marketing referrals.

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

No. Please go to [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple tool to research us and our financial professionals.

**Ask your financial professional:**

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

**Additional Information**

**ADDITIONAL INFORMATION ABOUT CFI**, our fiduciary duty to our clients and the services we offer is provided in our Form ADV Part 2A Brochure at: <https://adviserinfo.sec.gov/firm/summary/110445>. You can request a copy of this relationship summary and up-to-date information about CFI by calling 949-296-3970.

**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?**