

Balanced Rock

INVESTMENT ADVISORS



Balanced Rock Investment Advisors, LLC (“BRIA”) is a registered investment adviser with the Securities and Exchange Commission and provides investment advisory accounts and services, rather than brokerage accounts and services. Brokerage and investment advisory 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://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What Investment Services and Advice Can You Provide Me?

We offer wealth management, financial planning, and consulting services.

We manage accounts on a discretionary basis, unless you select a Dial-In investment. Discretionary authority grants us the full authority to buy, sell, manage, reinvest or otherwise effect investment transactions involving your assets without consulting with you first. You may, at any time, revoke this authority or impose reasonable restrictions. Non-discretionary authority requires your written or oral pre-approval before any transactions are implemented.

As part of our wealth management services, we routinely monitor your portfolio to ensure that accounts are being managed in accordance with your Investment Policy Statement. We conduct reviews of your accounts at least annually.

We do not limit our advice to specific securities. There is a portfolio minimum of \$300,000, which may be waived by us in our sole discretion.

For more detailed information about our services, please see Items 4 and 7 of our [Form ADV 2A “Brochure.”](#)

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?

Wealth Management Fee: You will pay an annual management fee for our services (“Wealth Management Fee”):

<u>Account Assets</u>	<u>Annual Advisory Fee</u>
\$0 - \$2,000,000	0.85%
Above \$2,000,000	0.65%

Use of a tiered fee schedule will result in a blended asset-based fee rate. The Wealth Management Fee is payable in arrears, based on the fair market value of portfolio assets under management and assets under advisement listed on our statements at the end of each calendar quarter, prorated for cash inflows and outflows during the quarter.

For direct investments made through our Dial-In program, we charge an annual Wealth Management Fee of 0.85% for each investment made based on the amount of capital initially invested, billed quarterly in arrears. The Wealth Management Fee on Dial-In program assets is not charged when the investment is realized, repaid, written off, or upon the termination of the Investment Advisory Agreement. The DIAL-In assets are not included in the AUM amount used for calculating regular Wealth Management Fees, so the Client will not benefit from a lower DIAL-In fee on larger portfolio sizes.

If you have a portfolio of less than \$300,000, we offer Financial Planning and Consulting Services on a fixed fee or hourly basis. Fixed fees for Financial Planning and Consulting Services range from \$1,200 per year to \$17,500 per year depending on the complexity of the client’s plan and financial condition. Hourly fees are \$250 an hour. Fees may be negotiable at our discretion. The Agreement will describe the specific fee arrangement.

Other Fees and Costs: We do not receive any portion of these fees but you will also pay brokerage commissions, transaction charges, handling fees, custodial fees, services charges, ticket charges and other similar charges incurred in connection with transactions for your account(s). In addition to the fees described above, you may

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pay retirement plan fees, mutual fund sales loads, 12(b)-1 marketing fees charged by mutual funds, contingent deferred sales charges, annuity fees including, but not limited to, mortality and expense charges, and surrender charges. For more detailed information about our services, please see Item 5 of our [Form ADV 2A "Brochure."](#)

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 Starters

Ask your financial professional: Help me understand how these fees and costs might affect my investments. If I give you \$300,000 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:

- We receive certain products and services from broker-dealers/custodians, platform providers and other entities at no charge (or at a discount), which we use to benefits of all of our clients. This presents a conflict of interest in that we have an incentive to continue utilizing the entities that provide us with these free and/or discounted products and services.

For more information on the conflicts of interests we have, please see Items 10, 11, 12, and 14 of our [Form ADV 2A "Brochure."](#)

Conversation Starters

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

How Do Your Financial Professionals Make Money?

Our IARs are compensated by salaries, and/or discretionary bonuses based on firm profitability and that IARs contributions. This presents a conflict of interest in that our IARs have financial incentive to recommend services to you and encourage you to increase the assets in your account. We manage this conflict of interest by requiring our IARs to always act in your best interest. Our IARs are not compensated any differently based on the advisory products they sell to you and do not receive any non-cash compensation.

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

No. Visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters

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

For more information about our investment advisory services or to request the most current version of this relationship summary, please go to balancedrockinvestmentadvisors.com/disclosures or call our office at 617-971-8323.

Conversation Starters

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?

Balanced Rock Investment Advisors

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617-971-8323

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Scan this QR code to read our Form ADV Part 2A

