Dempsey Investment Management, LLC

Form CRS Relationship Summary

Dated March 9th, 2023

Dempsey Investment Management, LLC is registered with the Securities and Exchange Commission as an investment adviser. 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 investment advisory services to retail investors. Our services include Financial Planning Services and Portfolio Management Services. We offer limited financial planning services to those in need of such service in conjunction with our portfolio management services or as a stand-alone service.We also offer discretionary or non-discretionary portfolio management services taht are tailored to meet your needs and investment objectives.

**Monitoring:**

Managed portfolios are reviewed at least annually, but may be reviewed more often at your request, upon receipt of information material to the management of the portfolio, or at any time such review is deemed necessary or advisable. Factors that may trigger reviews generally include but are not limited to, the following: change in general client circumstances (marriage, divorce, retirement); or economic, political or market conditions. Donald Dempsey, Jr., President and Owner, reviews all accounts.

If you are only engaging our firm in financial planning services, we will work with you to review your held away investment accounts that we provide advice to you on but will not be monitoring or reviewing those held away investment accounts, unless otherwise agreed upon as part of your financial planning engagement.

**Investment Authority:**

Through our investment management service, we give you the option to grant us the authority to purchase or sell securities without obtaining your consent in advance **(Discretionary Authority)**, or to require that we obtain your consent prior to purchasing or selling any securities from your account(s) **(Non-discretionary Authority)**.

**Limited Investment Offerings**

Our Investment Recommendations will be limited to mutual funds, exchange traded funds, CD's, and US Treasuries. The advisor may also recommend individual stocks and will only make a recommendation if it is in the clients best interest. Other firm’s may provide wider investment recommendations, at the same or differing costs.

**Account Minimums and and other Requirements:**

Our minimum account size requirement is $250,000.

For **Additional Information** regarding the services we make available to you, please review Item 4 of our Form ADV Part 2A.

***Ask your Adviser:***

1. ***“Given my financial situation, should I choose an investment advisory service? Why or why not?”***
2. ***“How will you choose investments to recommend to me?”***
3. ***“What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications mean?”***

**What fees will I pay?**

The amount of fees you pay to our firm and the frequency in which you are billed depends on the services being provided. For investment management service, we will deduct fees directly from your managed account (asset-based fees) on a quarterly basis. For financial planning services, we charge an hourly fee of $200. An estimate of the total time/cost will be determined at the start of the advisory relationship.

We are paid for investment management services based on a percentage of your managed account value. Therefore, the more assets there are in your advisory account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account. This is a conflict of interest. However, we mitigate this by ensuring all recommendations and investment decisions we make are in your best interest.

Unless we indicate that your assets are managed through a Wrap Fee Program, our fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses which you may incur. Additional fees you may pay include certain charges imposed by custodians such as custodial fees, deferred sales charges, or other fees and taxes on brokerage accounts and securities transactions. Mutual fund and exchange-traded funds also charge internal management fees, which are disclosed in a fund's prospectus.

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.

***Ask your Adviser: “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.”

***Ask your Adviser: “How might your conflicts of interest affect me, and how will you address them?”***

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

Our financial professionals are compensated on a salary basis and are not paid commissions or other compensation based on the amount of the business generated from their work.

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

No. You can visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research us and our

financial professionals.

***Ask your Adviser: As a financial professional, do you have any disciplinary history? For what type of conduct?***

**For additional information** about our services, visit our website https://www.dempseyinvestments.com/. If you would like additional, up-to-date information or a copy of this disclosure, please call 802-497-1931.

***Ask your Adviser: 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?***

**SUMMARY OF MATERIAL CHANGES**

Since this is the initial filing of Form CRS, there have been no material changes. We will provide a summary of material changes should they occur in the future.