

DECISION INVESTMENTS, INC.

Form ADV Part 3 – Client Relationship Summary

January 28, 2025

ITEM 1 – INTRODUCTION

Decision Investments, Inc. (“Firm” or “DII”) is an investment advisor registered with the Securities and Exchange Commission (“SEC”). Brokerage and investment advisory services and fees differ, and it is important for you, the *retail investor*, to understand the differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

ITEM 2: RELATIONSHIPS AND SERVICES

What investment services and advice can you provide me?

Decision Investments, Inc. offers investment advisory services to *retail investors*. The Firm offers a variety of services, including portfolio management, financial planning, and consultations services for individuals and high net worth individuals. The Firm offers these services to clients or prospective clients.

- *Investment Authority*: We manage investment accounts on a discretionary basis. A *discretionary account* allows us to buy and sell investments in your account without requiring your pre-approval on an ongoing basis until you notify us to change this arrangement. You may limit our discretionary authority (for example, limiting the types of funds that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing.
 - Portfolio Management
 - Financial Planning
 - Retirement Plan Consulting
- *Monitoring*: DII monitors your investments at least annually as part of our standard service.
- *Minimum Account Size*: DII does not have a minimum account size requirement.

For additional information, about our services can be found in Items 4, 5 and 7 of our Disclosure Brochure and available to all clients or by searching our firm’s CRD Number (CRD# 145073) here: www.adviserinfo.sec.gov.

Conversation Starters. 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 STANDARDS OF CONDUCT

What fees will I pay?

DII charges a fee as compensation for providing investment advisory services on your account. If you use our investment advisory services, we assess an ongoing asset-based fee typically based on a percentage of assets under management on a pro-rated basis, billed quarterly in advance. Fees may vary based on size of the account, complexity of the portfolio, extent of account activity or other reasons agreed upon by DII and you as our client. Since the amount you pay will generally increase with the value of your account(s), we have an incentive to encourage you to increase assets in your account(s). Asset Management Fees for individually managed accounts range between 0.225% and 0.375%. In certain circumstances, our fees and the timing of the fees may be negotiated. If you use our financial planning or other consulting services, excluding our advisory services, we charge an hourly rate of \$200 per hour or a fixed fee in the range of \$1,500 - \$5,000 depending on the nature and complexity of your financial situation and the advice you seek. When we charge an asset-based fee, the more assets there are in your account(s), the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account(s). Since our fixed fees are based on the nature and complexity of your financial situation, we may therefore have an incentive to impute increased complexity with respect to your financial affairs. Fees and costs will reduce any amount of money you make on your investments over time. All our fees will be disclosed and agreed-upon in advance in a written agreement. Please make sure you understand what fees and costs you are paying. For more detailed information about our fees and costs related to our services, please also see Item 5 of our Form ADV Part 2A Firm Brochure.

Description of Other Fees and Costs: *Retail investors* will also generally incur fees charged by third parties. Qualified custodians typically charge various account maintenance and service fees. Some investments, such as mutual funds and exchange-traded funds (ETFs), impose management and other fund expenses. Further, other fees may be charged by third-party managers separately from our investment advisory fees. We do not receive any portion of these fees. When using our services,

the only revenue we receive relating to you and your account(s) is the fee described in our written agreement with you. The Firm does not participate in a wrap fee program.

Additional information about our fees can be found in Item 5 of our Disclosure Brochure and available to all clients or by searching our firm's CRD Number (CRD# 145073) here: www.adviserinfo.sec.gov. 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 \$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 are obligated 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: Our firm and/or its investment adviser representatives may from time to time recommend to a client certain investments managed by a third-party investment manager and receive compensation from the third -party. This presents a conflict of interest because our investment adviser representatives have an incentive to make such recommendations based on the fees received. Our firm and investment adviser representatives are compensated based on the percentage of your assets under management. Accordingly, we have an incentive to encourage you to allocate assets to your account we manage. You are under no obligation to follow our planning or consulting recommendations or to retain us to manage your assets.

Additional information about our conflicts of interest can be found throughout our Disclosure Brochure and available to all clients or by searching our firm's CRD Number (CRD# 331546) here: www.adviserinfo.sec.gov.

Conversation Starters. *Ask us the following questions:*

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

How do your financial professionals make money?

DII's financial professionals are compensated by cash compensation from the advisory and financial planning fees that we charge you. Our fee for services may vary depending on such factors as the amount of assets we manage, and the time and complexity required to meet your financial needs. Clients are advised that a conflict of interest exists when our financial professionals recommend our services to you, in that we will earn a fee for the services provided to you and the financial professional will be directly compensated from those fees.

Additional information about our financial professionals can be found on their respective Form ADV Part 2 Brochure Supplements that you will be provided.

ITEM 4: DISCIPLINARY HISTORY

Do you or your financial professionals have legal or disciplinary history? For what type of conduct?

No. You can visit <http://investor.gov/crs> for a free and simple search tool to research us and our financial professionals.

Conversation Starters. *Ask our financial professionals:*

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

ITEM 5: ADDITIONAL INFORMATION

To obtain additional information regarding our services or to request a copy of this relationship summary, please contact us at (858) 812-3026.

Conversation Starters. *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?”*