

Sasser Investment Management, Inc.

Client Relationship Summary

(Part 3 of Form ADV)

May 8, 2023

Sasser Investment Management (SIM), Inc. is an investment advisor registered with the Securities and Exchange Commission. As an advisor, fees for our services are charged separately from any brokerage or management fees associated with the custodian where assets are held, or securities held in an investment portfolio. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS. Educational materials about broker-dealers, investment advisors and investing are also available at the same location.

What investment services and advice can you provide me?

SIM offers investment advisory services to retail investors. We provide asset management of client funds through diversification of portfolios utilizing domestic as well as foreign securities. Securities may include stocks, bonds, exchange traded funds (ETFs), mutual funds and real estate investments depending on the client's stated objectives. Investments are, or may be, determined based on the client's investment objectives, risk tolerance, net worth, tax guidance, liquidity needs and other suitability factors. Accounts are managed on an individual basis and restrictions and guidelines imposed by clients affect the composition and performance of portfolios.

On an occasional basis, SASSER INVESTMENT MANAGEMENT, INC. furnishes general advice to clients on matters not involving securities, such as financial planning matters, taxation issues, and trust services that often include estate planning, however the Company does not offer financial planning services.

As part of our standard services, portfolios are monitored on a continual basis and reviewed for adherence to client goals, objectives, and investment strategy on a quarterly basis. Individual security holdings are monitored daily.

SIM generally manages with discretionary authority, meaning it has full power to supervise and direct the investment of an account all without prior consultation with the client in accordance with the client's stated objective and subject to limitations imposed only by the client. However, we consult with the client prior to each trade to obtain concurrence if a blanket trading authorization has not been given. SIM places trades for clients under a limited power of attorney and may have the authority to disburse funds from client accounts following the client's instructions. Funds may only be disbursed directly to the client.

The minimum account size is \$200,000 although we may waive the minimum in certain circumstances.

Questions to ask: 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?

Investment management fees are based on a percentage of the assets under management. Investment management fees are billed quarterly, in arrears, meaning that client fees are due after the three-month billing period has ended.

Portfolio Assets are billed under the following schedule:

1.0% annually for equities, equity ETFs, cash, and cash equivalents.

0.50% annually for fixed income, mutual funds, and other assets
Over \$1,000,000 in assets under management fees may be negotiable.

SIM clients have the opportunity to participate in private real estate backed loans. The owners of SIM receive compensation in the form of loan origination fees paid by a borrower when SIM clients participate in real estate backed loans offered by a third party. The fees are paid to Calluna Real Estate Services, LLC which is wholly owned by the owners of SIM. These fees are not paid by SIM's clients but could be a conflict of interest since SIM will not be compensated unless its clients participate in the loan. Because Calluna only earns fees when SIM clients participate in a loan, the potential conflict arises over whether the client's interest is best served or the interest by SIM to earn fees. Only when SIM clients participate in a loan are fees paid to Calluna. As an investment adviser, SIM has a fiduciary duty of care and loyalty. The duty of loyalty requires that an advisor not subordinate its clients' interests to its own. In other words, an adviser must not place its own interest ahead of its clients' interests.

Additional costs and fees to investors that are not received by SIM may come from mutual fund and ETF management fees, custodian fees, brokerage and transaction expenses, account maintenance fees and other transactional costs.

Further potential conflicts of interest with regard to fees may arise because some assets are billed at a lower rate than others which provides incentive to steer investments to higher fee assets.

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.

Questions to ask: "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 advisor? How else does your firm make money and what conflicts of interest do you have?

When we act as your investment advisor, 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 offer the opportunity to participate in private real estate backed loans. We are compensated by origination fees paid by the borrower. Our compensation depends on your participation.

Questions to ask: "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 through a uniform salary and the profits of SIM as owners of the company.

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

No.

To research SIM and our financial professionals use the free search tool at [Investor.gov/CRS](https://www.investor.gov/crs)

To inquire about a financial professional's disciplinary history an investor should ask "as a financial professional do you have any disciplinary history? For what type of conduct?"

Additional Information:

Further information about our investment advisory services can be found at our website at
sasserinvestments.com

To request up- to-date information and request a copy of the relationship summary call:

510-835-0960

or email info@sasserinvestments.com

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