

FORM CRS – CLIENT RELATIONSHIP SUMMARY
FULLER INVESTMENT MANAGEMENT COMPANY
September 3, 2024

Fuller Investment Management Company (“Fuller Investing”, “Firm”, “we”, “our”, or “us”) is an investment advisory firm registered with the Securities and Exchange Commission (“SEC”). SEC registration does not imply any specific level of professional competence, education or training. Fees for brokerage and investment advisory services differ and it is important for you to understand the difference. Free and simple tools are available to research firms and financial professionals at 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 provide investment advisory services to retail investors. The services provided are dependent on your needs and usually include: (i) identifying your investment objectives and risk tolerance, (ii) developing and documenting an asset allocation, investment policy and investment strategy for you, (iii) implementing the selected investment strategy, (iv) performing regular administration, monitoring and reporting of your financial assets, and (v) performing due diligence on any third-party investment managers we recommend to manage any of your assets. We provide these services on a discretionary basis. Discretionary authority allows us to decide the type and amount of securities to be bought or sold for your account and when to invest, without consulting you first. We maintain this discretion until it is revoked (e.g., by termination of our agreement or upon written instruction from you). In managing your assets, we take into account certain factors with respect to your investment objectives that usually include return expectations, risk tolerance, liquidity requirements, time horizon, tax considerations, unique needs and preference and any investment restrictions. Based on that, we determine an appropriate asset allocation model that has exposure to differing asset classes. We primarily utilize mutual funds, exchange traded funds (“ETFs”), and third-party investment managers.

As part of our services, we monitor investment advisory service accounts on a regular basis, which is included in our fees.

Performance reviews include comparing portfolio performance and clients’ investment objectives. We also perform a review when there is a change to your financial situation or a material event in the market or an investment in your account. We generally require an initial minimum account size of \$25,000 for our investment advisory services, but reserve the right to waive this minimum.

For further information about our services and advice, along with associated conflicts of interest, please read Items 4, 7, and 8 of our Form ADV Part 2A disclosure brochure. For a copy, go to www.adviserinfo.sec.gov or call us at (626) 765-8450.

Ask one of our financial professionals the following questions:

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?

Fuller Investing charges a fee for investment advisory services that is billed quarterly in advance and based on the total value of assets (including cash and cash equivalents) in each client’s managed account. The annualized fee is: 1.00 % on first \$2 million; 0.85% over \$2 million to \$5 million; 0.75 % over \$5 million to \$10 million, 0.65% over \$10 million to \$25 million; and 0.55% on amounts greater than \$25 million. Our fee is adjusted on a pro-rata basis for deposits or withdrawals of \$10,000 or more. If you terminate your account(s) during a quarter, we pro-rate our fee and provide a refund of any pre-paid unearned fees. Our fees are negotiable and we have clients with different fee structures and calculation methodologies than what is stated herein. Fuller

Investing does not charge a minimum annual fee. The more assets you have in your investment advisory services account, the more you will pay in fees. As a result, we have an incentive to recommend you increase the amount of assets in your account. Additionally, you will pay fees to third parties in connection with your investment advisory services account. These can include (as applicable), custodian fees, transaction charges, mutual fund 12b-1 fees, distribution fees, deferred sales charges, IRA fees, margin interest, wire transfer and electronic fund fees, and other account administrative fees. If you invest in a private fund, you will pay fees charged by the fund you’ve invested in. These include management fees,

Ask one of our financial professionals the following questions:

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?

performance or incentive fees, and other administrative fees. Fuller Investing does not receive any portion of fees charged by third parties. Please be sure to read the respective fund's offering documents for detailed information on, among other things, fees and conflicts. 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. *More detailed information about our fees and other costs associated with investing, along with applicable conflicts can be found in Items 5, 10, and 14 of our Form ADV Part 2A disclosure brochure. For a copy, go to www.adviserinfo.sec.gov call us at (626) 765-8450.*

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 one of our financial professionals the following questions:

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

Third Party Payments: Fuller Investing receives certain products and services from broker-dealers we recommend as custodians at no cost, which benefit us but do not directly benefit our clients. This gives us an incentive to have clients custody their assets at these broker-dealers and creates a conflict of interest. *More detailed information about our conflicts of interest can be found in Items 4, 10, 11, 12, and 14 of our Form ADV Part 2A disclosure brochure. For a copy, go to*

www.adviserinfo.sec.gov call us at (626) 765-8450.

How do your financial professionals make money?

Each Fuller Investing financial professional is paid a salary and a discretionary bonus. Neither the salary nor bonus is based on the number of clients that has been referred to us or the types of investment products we recommend to clients. Additional information about the compensation received by Fuller Investing professionals and any related conflicts of interest are outlined in each professional's Form ADV Part 2B, which can be obtained by calling us at (626) 765-8450.

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

No. Please go to www.Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Ask one of our financial professionals the following questions:

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

Ask one of our financial professionals the following questions:

Who is my primary contact person? Is he or she a representative of an investment adviser or broker –dealer?

Who can I talk to if I have concerns about how the person is treating me?

Additional Information

You can obtain additional information and/or request a copy of this Form CRS by going to www.adviserinfo.sec.gov or by calling us at (626) 765-8450.