

Berla Investment Consulting

Form CRS Relationship Summary - June 29, 2020

Introduction

Berla Investment Consulting is registered with the Securities and Exchange Commission as an investment adviser. 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 investments services and advice can you provide me?

We offer retail investors investment advisory services that include general investment consulting. We continually monitor the investments of our clients with whom we have an ongoing contract as part of our standard services. Since we are non-discretionary advisers, you make the final decision as to the purchase or sale of investments. We may offer advice on proprietary products that clients currently hold. Our recommendations are not based on a limited menu of products. We do not have set account minimums for our clients.

You may find additional information about services in Item 4 of our [Form ADV, Part 2A](#)

Conversation Starter:

- 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?

We only receive compensation directly paid by you in the form of a check or electronic transfer/debit. Our clients with ongoing relationships typically pay one-fourth of the annual fee on a quarterly basis. Our clients may pay other fees such as mutual fund fees, commissions to purchase investments, accounts maintenance fees, etc. We DO NOT receive any portion of these fees paid. 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 Starter:

- 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.

George Berla and Corey Berla may at times own shares of publicly traded stock of investment management firms which provide services to Berla Investment Consulting clients. Since 1984, such ownership has rarely occurred and has never been a material conflict of interest. If and when such ownership does occur, it will be disclosed by Berla Investment Consulting to client.

Conversation Starter:

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

You may find additional information about our conflicts of interest in Item 10 of our [Form ADV, Part 2A](#)

How do your financial professionals make money?

Our financial professionals are paid a base salary plus a bonus that is strictly based on the total revenue that we generate. All compensation is paid in cash.

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

No. Berla Investment Consulting and its employees do not have any legal or disciplinary history. Go to Investor.gov/CRS for a free and simple search tool to research firms and their financial professionals

Conversation Starter:

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

Additional Information

You can find additional information about Berla Investment Consulting at www.berlainv.com. If you would like up-to-date information or a copy of this relationship summary, please call (925) 947-0326.

Conversation Starter:

- 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?