

**Vital Investment Management, LLC**  
Form CRS Customer Relationship Summary, March 14, 2024

Vital Investment Management, LLC is registered with the Securities and Exchange Commission (SEC) as an Investment Adviser. Brokerage and investment advisory services and fees differ, and it is important for you as a retail investor to understand the differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://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, including investment management, financial planning, and pension consulting services. We generally manage your portfolio by allocating assets among various mutual funds and ETFs using one or more of our proprietary model portfolios. Investment management is provided on a discretionary or nondiscretionary basis. Discretionary means the trading activity with your account is entered by us without receiving prior authorization for each trade. For non-discretionary accounts, you make the ultimate decision regarding the purchase and/or sale of investments. You may impose restrictions on the securities or types of securities in which you would like us to invest. We monitor your account at least quarterly. We will offer you advice on a regular basis and contact you at least annually to discuss your portfolio. We have no minimum account size or other requirements to open or maintain an account. Although we generally provide advice only on mutual funds, ETFs, interval funds, exchange-listed securities, U.S. government securities, bonds, and stocks, we reserve the right to offer advice on any investment product that may be suitable for each client's specific circumstances, needs, goals, and objectives.

We provide comprehensive financial planning services, which involve preparing a written financial plan covering specific or multiple topics. We use a web-based financial and wealth planning system. We offer ongoing financial planning services. We will design, implement and monitor a financial plan and provide ongoing financial planning services. We also provide pension consulting services to individual plan participants. We may provide individualized advice, monitor investment performance, and provide quarterly educational support and investment workshops.

**For additional information**, please see our Form ADV Part 2A brochure Items 4 and 7, which is available online at: <https://adviserinfo.sec.gov/firm/summary/300811>.

**Conversation Starters.** Questions to Ask Us:

- 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 offer our services on a fee basis, which may include hourly and/or fixed fees, as well as fees based on assets under management. We provide investment management services for an annual fee, which is negotiable and varies between 1.50% and 0.50%, depending upon the market value of the assets under management. The more assets you have in your advisory account, the more you will pay us. Therefore, we have an incentive to increase the assets in your advisory account in order to increase our fees. Our fees are prorated and charged quarterly, in arrears, and automatically deducted from your account, which will reduce the value of your account. If Client is currently receiving asset management services from our firm for an asset management fee, Vital Investment Management waives any fees for an initial written financial plan which may cover retirement planning, asset allocation, estate planning, investment planning and cash flow analysis.

For clients not receiving our firm's asset management services, the minimum fee generally charged for financial planning services provided hourly is \$300. The minimum fixed fee generally charged for financial planning services on a fixed fee basis is \$1,500 and the maximum amount of fees to complete the financial planning services under an hourly arrangement will be generally no more than \$12,000, depending upon the complexity of the situation. Fees are due and payable after services are provided and are not negotiable. Clients who receive ongoing monthly financial planning services will pay monthly recurring fees ranging from \$200 per month for basic plans and between \$500 and \$700 per month for more complex plans. The fees are charged in arrears as of the last

day of each financial planning calculation period. We charge an annual fee for pension consulting services that is 0.85% per year or lower if negotiated based on plan size and complexity. Fees are billed quarterly in arrears, and we bill clients directly for payment from plan assets.

The custodian/broker-dealer that holds your assets charges you a transaction fee when we buy or sell an investment for you. These transaction fees are in addition to our fees. You may also pay charges imposed by the custodian/broker-dealer for custodial fees, account maintenance fees, fees related to mutual funds and variable annuities, and other product-level fees.

*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.*

**For additional information**, please see our Form ADV Part 2A brochure Item 5, available online at:

<https://adviserinfo.sec.gov/firm/summary/300811>.

- 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.*

We recommend that you establish an account with a third-party independent custodian. We receive research products and services from the custodian to assist us in the performance of our investment decision-making responsibilities. These arrangements present a conflict of interest in that we have a financial incentive to recommend that you maintain your account with the custodian for the availability of these products and services and not solely on the nature, cost, or quality of custody and brokerage services provided by the custodian.

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

**For additional information**, please see our Form ADV Part 2A brochure Items 5, 10, and 12, which is available online at:

<https://adviserinfo.sec.gov/firm/summary/300811>.

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

Our financial professionals are compensated by a salary based on their duties and the revenue our firm earns from its advisory services.

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

No, our firm or financial professionals do not have any legal or disciplinary history. Visit [Investor.gov/CRS](http://Investor.gov/CRS) for a free and simple search tool to research us and our financial professionals.

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

**For additional information about our services**, you may visit the SEC's website at [adviserinfo.sec.gov](http://adviserinfo.sec.gov) by searching CRD #300811. If you would like additional, up-to-date information or a copy of this disclosure, please contact our firm at (970) 776-3316.

- 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?

## **Exhibit to Amend Form CRS**

We have made the following material changes to Form CRS, effective March 14, 2024:

We reduced the minimum fixed fee generally charged for financial planning services on a fixed fee basis to \$1,500, down from \$3,000 previously shown and added financial planning services as part of our investment management fee for clients that pay an ongoing asset under management fee.