Fischer Investment Strategies, LLC Form CRS

Item 1 Introduction

03/31/2025

Fischer Investment Strategies, LLC is registered with the Securities and Exchange Commission as an Investment Adviser.

Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at Investor.gov/CRS which also provides information tailored to educate retail investors about financial professionals and investing.

Item 2 Relationships and Services

What investment services and advice can you provide me?

Our firm offers the following principal investment advisory services to retail investors and investment discretion for the following services. If investing on a discretionary basis, we will buy and sell investments in your accounts without requiring your pre-approval on an ongoing basis until you notify us in writing to switch. Clients may request to impose reasonable investment restrictions. All services below are monitored continuously as part of our standard service. All services mentioned below may be included in our financial planning service.

- Financial planning— This includes Defining Goals and Needs analysis, Budget and Cash Flow analysis, Risk Management, Tax planning, Portfolio Management, Retirement Planning, Estate Planning, Employee Benefits if necessary, and a written measurable financial plan.
- Retirement planning— Focus is on retirement goals, Pension and Social Security optimization, Medicare analysis, and cash flow analysis.
- Portfolio management— Focus is on investment asset allocation, investment selection, account placement, rebalancing, tax loss harvesting, and creating an Investment Policy Statement (IPS).
- Buying and selling securities— This is part of our Portfolio Management process. Focus will be utilizing low-cost, globally diversified mutual funds that follow our evidence-based investment philosophy.
- Estate planning— Focus on legacy planning, tax planning, survivorship issues, beneficiary designations, and charitable giving.
- Investment recommendations— Recommendations are based on the client's risk, IPS, tax status, and financial plan.
- Personal investment strategies— Focus is on client's personal goals and tax situation including emergency funds, short-term planning, and long-term planning.
- Other services: additional services— We may provide additional assistance and education which may include review of current financial accounts, investments, insurance products, trust, employer benefits, debt analysis, college funding, HSAs, professional service referrals if necessary, and Income tax review.

We require a minimum combined account balance of $100,000 for our asset management service. This minimum account balance requirement is negotiable and would be required throughout the course of the client's relationship with our firm.

For additional information including minimum investment amounts, please see https://adviserinfo.sec.gov/firm/summary/156883 for our Form ADV, 2A brochure (Pages 3 through 6 of Part 2A).

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, Conflicts and Standard of Conduct

What fees will I pay?

Our fees can be assessed quarterly and are disclosed in our Form ADV Part 1A, Item 5.E. and more fully described in our Form ADV Part 2A, pages 4 through 6. Asset Management fees are computed at an annualized percentage of the assets under management. The maximum Asset Management annual fee is 1.50%. We charge a tiered or flat fee for retirement plan consulting services; fees generally range from $750 to $10,000. We charge on an hourly ($350) or flat fee ($500 to $10,000) basis for financial planning and consulting services. Fees are generally negotiable. Some fees create a conflict of interest described below and in more detail in our Firm's Part 2A.

- If our firm charges you asset based fees, more assets in the account will cause you to pay more in fees and therefore we may have an incentive to encourage you to increase the amount of money invested in those accounts.
- If our firm charges hourly fees, our firm has an incentive to recommend specific courses of action through the firm's services that may lead to representatives and/or the firm receiving additional compensation.

There are other fees and costs related to our investment advisory services in addition to the principal fees and costs listed above that you will pay directly or indirectly. The fees discussed above are specific to what we charge and do not include certain charges imposed by third parties, such as custodial fees, exchange traded or mutual fund fees and expenses, additional fees charged by alternative investment programs, account termination fees, asset-based transaction fees, brokerage fees and commissions, and other fees and taxes on brokerage accounts and securities transactions. All charges, fees and commissions are in addition to our investment management fee.

In certain cases, we select third party money managers, sub-advisers, and/or separate account managers to assist us with managing your account. If selected, they will charge you a fee, which will be described to you in their Form ADV and/or agreement.

Additional Information:
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 more detailed information about our fees and costs please review our Form ADV, Part 2A brochure (page 4 through 6) which can be found at https://adviserinfo.sec.gov/firm/summary/156883.

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 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 examples to help you understand what this means.

- We allow our investment professionals to occasionally transact in the same securities for their personal accounts as the firm buys or sells for client accounts. Our Form ADV, Part 2A describes this conflict of interest and how we mitigate it. We participate in various programs offered by your custodian to us because we manage your assets at the custodian. While there is no direct link between the investment advice we give and our participation in these programs, we do receive economic benefits that we would not otherwise receive if we did not utilize their platforms to manage your accounts (See page 9 through 10 of our Form ADV, Part 2A for more information). These arrangements create an incentive for us to recommend that you establish brokerage accounts with them.

Conversation starters. *Ask your financial professional:*

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

Additional information:
For more detailed information about our fees and costs please review our Form ADV, Part 2A brochure (specifically pages 4 through 6) which can be found at https://adviserinfo.sec.gov/firm/summary/156883.

How do your financial professionals make money?

- We pay our professionals in many ways including cash in the form of a base salary and bonus and therefore they have the opportunity to earn more when opening more accounts, increasing assets and investing in riskier investments to increase their overall performance.
- Our firm earns additional revenue from our financial professionals when they manage accounts, invest for their clients and make certain recommendations.

Item 4 Disciplinary History

Do you or your financial professionals have legal or disciplinary history?
Yes, our firm has disciplinary history. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters. *Ask your financial professional:*

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

Item 5 Additional Information

You can find additional information about our services and request a copy of the relationship summary by visiting www.fischerinvestmentstrategies.com; emailing at ted@fischerinvestmentstrategies.com or calling us at (805) 418-7686.

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?