

Stolper & Co is a registered Investment Adviser. Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the difference. 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 and investment advisors. The searchable IARD/CRD number for Stolper & Co is 6911.

<p>What investment services and advice can you provide me?</p>	<p>Stolper & Company (SCI) provides comprehensive financial planning services in which we gather information about your current financial situation and provide advice to help clients meet their objectives.</p> <p>SCI assists in selecting investment managers, mutual funds, and co-mingled products on a discretionary basis for individuals, retirement plans and institutions.</p> <p>Recommendations are made after conferring with the client regarding the client’s investment objectives. We work with the client to determine an appropriate asset allocation. The client is provided a proposed investment plan prior to retaining SCI.</p> <p>SCI may recommend allocating all or part of the client’s funds to separate accounts with sub-advisors, SCI negotiates the subadvisor fee on behalf of the client.</p> <p>Clients receive a report quarterly showing the performance of their account.</p> <p>Clients may speak with their adviser at any time and request investment updates as needed.</p>	<p>Conversation starters:</p> <p>Given my financial situation, should I choose an investment advisory service? Why or why not?</p> <p>How will you choose investments to recommend to me?</p> <p>What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?</p>
<p>What fees will I pay?</p>	<p>SCI charges fees based on the percentage of assets under our management. Our standard fee is 0.70% of the assets, annually, under management for equity and balanced accounts.</p> <p>This fee is assessed on investments in mutual funds, or with subadvisors.</p> <p>You will pay fees whether you make or lose money, the amount of fees you pay will reduce the amount of money you make on your investment over time.</p> <p>Account fees are pre-paid on a quarterly basis.</p> <p>Fees are negotiable for assets greater than \$5 million under management.</p>	<p>Conversation starters:</p> <p>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?</p>

	<p>In addition, we charge financial planning clients a one-time upfront fee of \$3,500 that will be credited back against future investment management fees.</p> <p>The minimum annual fee is \$3,500 for each relationship.</p>	
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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?	<p>SCI will act in the best interests of our clients; do not put our interests ahead of yours.</p> <p>We will charge our fees even if your account declines in value.</p> <p>SCI does not earn additional fees recommending one investment over another.</p>	<p>Conversation starters:</p> <p>How might your conflicts of interest affect me, and how will you address them?</p>
How do your financial professionals make money?	<p>Fees charged.</p> <p>As stated above, the fees charged are based upon percentage of assets under our management.</p> <p>You may be charged for custody of your account and transaction charges for buying and selling securities. SCI does not benefit from these fees.</p>	
Do you and your financial professionals have legal or disciplinary history?	<p>No one at SCI has any legal or disciplinary history.</p> <p>Visit Investor.gov/CRS for a free and simple tool to research us.</p>	<p>Conversation starters:</p> <p>As a financial professional, do you have any disciplinary history? For what type of conduct?</p>

Additional information