

Monroe Vos Consulting, Inc.

Customer Relationship Summary (Form CRS)

December 31, 2021

Introduction

Monroe Vos Consulting, Inc. (Monroe Vos Consulting) is registered with the SEC as an investment adviser. There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you. We are an investment adviser and provide advisory accounts and services. This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information.

Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. Free and simple tools are available for you to research firms and financial professionals at www.investor.gov/CRS, a website maintained by the SEC. These tools can also provide you with educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services and advice on an on-going basis to retail investors. Our services include discussing your investment goals, designing with you a strategy to achieve your investment goals, and the on-going monitoring of your account. We will generally contact you quarterly regarding your investment portfolio. Other advisory services we provide include educational seminars and workshops for ERISA plan participants.

Our advisory services are provided on a non-discretionary basis. With respect to those non-discretionary services, you should be aware that you make the ultimate decision regarding your investment holdings, including the purchase and or sale of those investments. Our investment advice generally covers equities, debt, and mutual funds. Other firms could provide advice on a wider range of choices, some of which might have lower cost. We do not have any minimum requirements for retail investors to open or maintain an account or establish an advisory relationship with us; however, the majority of our accounts have a minimum annual charge, which ranges from \$25,000 to \$80,000.

Additional Information

For additional information, please see our Form ADV, Part 2A brochure, Items 4 and 7, or our website: www.monroevos.com. Additionally, you can contact us about our services at (713) 227-0100 and we will be happy to discuss with you.

Conversation Starter: - Ask your financial professional -

- ***Given my financial situation, should I choose an investment advisory service? Should I choose a brokerage service? Should I choose both types of services? 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?

Principal Fees and Costs

Retail investors will incur the advisory fees described below for our investment advisory services:

- Asset-based fees, which are an on-going fee, and based upon a percentage of the assets managed by us or third-party portfolio managers; or
- Fixed fees, instead of asset-based fees, for the management of your portfolio.

Our advisory fees vary and are negotiable. The amount you pay will depend, for example, on the services you receive and the amount of assets in your account. Additionally, the amount paid to us and your financial professional generally does not vary based on the type of investments we select on your behalf. The asset-based fee reduces the value of your account and will be deducted from your account.

The more assets you have in the advisory account, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account in order to increase our fees. You pay our fee quarterly even if you do not buy or sell your investment assets

Other Fees and Costs

You will also pay transaction fees, and other transaction related third-party costs and expenses incurred in management of your assets. By way of example, these costs include charges imposed by custodians, third-party investment advisers, and others, such as custodial fees, deferred sales charges, wire transfer and electronic fund fees, and other fees and taxes on custodial brokerage accounts and securities transactions. Some investments (such as mutual funds) impose additional fees that will reduce the value of your investment over time.

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 additional information, please see our Form ADV, Part 2A brochure, Items 5 and 12 as applicable, or other applicable documents.

Conversation Starter: Ask your financial professional and start a conversation about the impact of fees and costs on investments -

- ***Help me understand how these fees and costs 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 providing recommendations as investment adviser?

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 recommendations and investment advice, we provide you. Here are some examples to help you understand what this means:

- Your custodian provides services to us, including research, execution, brokerage, custody and access to mutual funds and other investments. Additionally, other services provided assist us in managing and administering clients' accounts. These services are provided based in part on the assets held at the respective custodians, and as such, creates an incentive for us to direct clients to their custodial platforms. For additional information, please see our Form ADV Part 2A, Item 12.

Additional Information

For additional information, please see our Form ADV, Part 2A brochure, Items 12 & 14.

Conversation Starter: Ask your financial professional -

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

How do your financial professionals make money?

Your financial professional is paid a salary and as such, does not earn compensation based upon the revenue we earn from you for providing you with advisory services. However, our shareholders participate pro-rata in our profits, and as such, your financial professional may have a financial incentive to not reduce fees in an advisory account.

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

Yes. Please see www.Investor.gov/CRS or <https://brokercheck.finra.org> for a free and simple tool to research the background and experience of us and our financial professionals.

Conversation Starter: Ask your financial professional:

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

Where can I find additional information

For additional information regarding our services, please see our Form ADV, Part 2A brochure, or if you would like additional, up-to-date information or a copy of this disclosure, please contact Julie Swanson by phone at (713) 227-0100, or by email at Julie.Swanson@monroeivos.com.

Conversation Starter: Ask your financial professional -

- ***Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer? Whom can I talk to if I have concerns about how this person is treating me?***