

Form ADV Part 3 – Client Relationship Summary

Date: 04/24/2020

Item 1: Introduction

REAGAN COMPANIES ASSET MANAGEMENT, INC is an investment adviser registered with the Securities and Exchange Commission offering advisory accounts and services. This document gives you a summary of the types of services and fees we offer. Please visit www.investor.gov/CRS for free, simple tools to research firms and for educational materials about broker-dealers, investment advisers, and investing.

Item 2: Relationships and Services

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 investment services and advice can you provide me? Our firm primarily offers the following investment advisory services to retail clients: portfolio management (we review your portfolio, investment strategy, and investments); financial planning (we assess your financial situation and provide advice to meet your goals). As part of our standard services, we typically monitor client accounts on a daily basis. Our firm offers both discretionary advisory services (where our firm makes the decision regarding the purchase or sale of investments) as well as non-discretionary services (where the retail investor makes the ultimate decision). We do *not* limit the types of investments that we recommend. Our minimum account size is \$100,000. Please also see our Form ADV Part 2A (“[Brochure](#)”), specifically Items 4 & 7.

Item 3: Fees, Costs, Conflicts, and Standard of Conduct

Questions to ask us: 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? How might your conflicts of interest affect me, and how will you address them?

What fees will I pay? Our fees vary depending on the services you receive. Additionally, the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us since our fee is calculated on a percentage basis of the assets we are managing for you and thus we have an incentive to increase those assets, while also trying to preserve them in a market downturn since our fee is directly related to the assets we manage.

Also, as your account grows you may be eligible for breakpoints, which would reduce the percentage rate charged for the assets above that breakpoint. However, as the assets grow the dollar amount of the fee increases even after breakpoints.

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For hourly fee arrangements, each additional hour (or portion therefore) we spend working for you would increase the advisory fee. Our fixed fee arrangements are based on the amount of work we expect to perform for you, so material changes in that amount of work will affect the advisory fee we quote you. Investment/portfolio management fees are charged quarterly in advance. Financial planning fees are charged in arrears upon completion. Hourly fees are charged upon completion in arrears. Pension consulting fees are billed monthly. You pay our fees even if you do not have any transactions and the advisory fee paid to us generally does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our Brochure.

Third Party Costs: Some investments (e.g., mutual funds, exchange traded funds, etc.) impose additional fees (e.g., expense ratios and transactional fees) that reduce the value of your investment over time. You may also pay fees to a custodian that will hold your assets. Additionally, you will typically pay transaction fees when we buy and sell an investment for your account. **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.** Reagan Companies Asset Management does not receive any direct compensation from custodians or investment companies that we use. Rather, our monetary compensation comes strictly from the fees we charge our clients that were listed above. **Please make sure you understand what fees and costs you are paying.** Please also see our [Brochure](#) for additional details.

Conflicts of Interest: *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, in some instances, a conflict of interest could arise, and will be disclosed in our brochures. You should understand and ask us about these conflicts because they can affect the investment advice we provide you. Please consult our brochure for further details.*

How do your financial professionals make money? Primarily, we and our financial professionals benefit from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. Please also see Item 10 of our [Brochure](#) for additional details.

Item 4: Disciplinary History

Questions to ask us: *As a financial professional, do you have any disciplinary history? For what type of conduct?*

Do you or your financial professionals have legal or disciplinary history? We do not have legal and disciplinary events. Visit <https://www.investor.gov/> for a free, simple search tool to research us and our financial professionals.

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Item 5: Additional Information

Questions to ask us: 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?

For additional information on our advisory services, see our [Brochure](#) available at <https://adviserinfo.sec.gov/firm/summary/161648> and any individual brochure supplement your representative provides. If you have any questions, need additional up-to-date, or want another copy of this Client Relationship Summary, then please contact us at 315-673-2094.

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Exhibit A – Material Changes to Client Relationship Summary

There are no material changes since the prior Client Relationship Summary.