

Form ADV Part 3 – Client Relationship Summary

Date: 08/02/2023

Item 1: Introduction

REAGAN COMPANIES ASSET MANAGEMENT, INC is an investment adviser registered with the Securities and Exchange Commission. We provide advisory services that differ from those that offer broker-dealer services. It is important that you understand the difference between them as well as how their fees differ. 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: Relationship and Services

What investment services and advice can you provide me?

Our firm primarily offers investment advisory and wealth management services to retail clients.

Investment advisory services generally consist of discretionary portfolio management (where our firm makes the decision regarding the purchase or sale of investments). Portfolios are based on client's objectives, risk tolerance, time horizon, goals, and reasonable restrictions or other unique situations. We primarily use equities, bonds, fixed income, mutual funds, and ETFs when constructing portfolios but have no material limitations in the types of publicly traded investments we offer. For client accounts managed on a non-discretionary basis, we provide advice and recommendations, but the client ultimately decides on investments. We also offer investment advisory services to corporate clients, also referred to as our pension consulting services, this can range from discretionary model portfolio management to managing lists of investment offerings available in plans. We monitor client portfolios on a regular basis and clients are provided, no less than quarterly, with statements that detail balances and activity in the accounts. Additional reviews can be implemented based on a client's changing personal or financial situation.

Wealth management services generally consist of financial and related planning around various topics which can include, but are not limited to retirement, cash flow, estate, tax, and education. A client's desire for certain types of planning and their individual needs will determine what services are implemented.

Our minimum account size is \$250,000 for individual investors, and \$1,000,000 for corporate accounts. Please also see our Form ADV Part 2A ("Brochure"), specifically Items 4 & 7.

Conversation Starters: 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 investment advisory fee and pension consulting fee schedule is transparent and based on a percentage of the assets managed. Therefore, 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. Therefore, 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 amount of assets we manage for you. 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 total assets grow the dollar amount of the fee increases even after breakpoints.

This fee is typically calculated and deducted from your account quarterly unless another method has been formally agreed upon. Fee arrangements are based on the amount of work we expect to perform for you, so material changes in that amount of work can affect the advisory fee quoted. The final fee schedule and billing details will be included in a signed written investment advisory contract or as Exhibit II of the Financial Plan. Please see Items 4, 5, 6 and 7 of our Brochure for additional details.

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For client relationships that do not include investment advisory services, we may charge hourly fees or flat rate fees for creating financial plans. For hourly fee arrangements, each additional hour (or portion thereof) we spend working for you would increase the advisory fee. Hourly and financial planning fees are paid in arrears upon completion.

Third Party Costs: Some investments (e.g., mutual funds, exchange traded funds, etc.) impose additional fees such as expense ratios. You may also pay transactional fees to a custodian who will hold your assets, when we buy and sell an investment.

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. You pay our fees even if you do not have any transactions and the advisory fee paid to us does not vary based on the type of investments selected. Please also see our Brochure for additional details.

Conversation Starters: 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 must act in your best interest and not put our interest ahead of yours. Reagan Companies Asset Management, Inc. 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 as discussed above. In some instances, a conflict of interest could arise, and if they do, it will be disclosed in our brochures. Please consult our Brochure for further details.

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

How do your financial professionals make money?

We are a fee-only advisor whose sole source of revenue is the advisory fees paid by clients. Our financial professionals are compensated through a base salary and a portion of the fees generated by the client relationships being serviced, this is directly impacted by the amount of client assets under management. Please also see Item 10 of our Brochure for additional details.

Item 4: Disciplinary History

Do you or your financial professionals have a 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.

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

Item 5: Additional Information

Where can I find additional information?

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, or want another copy of our Client Relationship Summary, then please contact us at 315-673-2094.

Conversation Starters: 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?

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Exhibit A - Material Changes to Client Relationship Summary

The following sections have been amended from the prior Client Relationship Summary, dated April 20, 2020:

Item 2, Relationships and Services - minimum account size amended to reflect \$250,000 for individual investors and \$1,000,000 for corporate accounts. Also clarified the services offered Reagan Companies Asset Management, Inc.

Item 3, Fees, Costs, Conflicts, and Standard of Conduct - clarified fees