

# Luken Investment Analytics, LLC

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## *Form CRS Relationship Summary March 31, 2022*

### **Introduction**

We are an investment adviser registered with the Securities and Exchange Commission (SEC). We provide advisory accounts and services rather than brokerage accounts and services. Fees for brokerage and investment advisory services differ among broker-dealers and investment advisers and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [www.Investor.gov/CRS](http://www.Investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

### **Relationships and Services**

We offer discretionary advisory services on a wrap fee basis, which means that you pay one fee for both advisory and custodial services. We have authority to trade your account in a way to help you meet your goals and we have an obligation to do it in your best interest to help you meet your goals. If you open an advisory account, we will provide ongoing monitoring of your account, and you will pay a monthly asset-based fee monthly in advance based on the value of your advisory account at the end of the preceding month. We will discuss your investment goals, and design a strategy to help you achieve those goals. Portfolios are generally reallocated quarterly according to changes deemed beneficial by our algorithms. We will not contact you before making allocation changes. We will contact you monthly via e-mail and meet with you annually to discuss your portfolio.

We also offer financial planning services for a fee. The fee for this service may be hourly or fixed based on the scope of the planning services you select. We do not provide ongoing monitoring if you engage us to provide financial planning services.

Our investment advice will cover a limited selection of investments, primarily mutual funds, equity securities and exchange traded funds. Other firms could provide advice on a wider range of choices, some of which might have lower costs than your advisory fee.

**For additional information**, please see our Form ADV, Part 2A brochure (Items 4 and 7).

**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?*"

### **Summary of Fees, Costs, Conflicts and Standard of Conduct**

**Fees and Costs.** Fees for financial planning services are paid directly by you to us and are not deducted from your account. Our asset-based fees are a tiered schedule based on the value of the assets in your account and are generally not negotiable. The amount you pay will depend on the value of 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 monthly even if we do not buy or sell the assets in your account during that month. In addition to our fees, you may incur additional fees and costs related to the investments in your account, such as transaction costs, wire transfer and electronic fund fees, redemption fees and internal management fees of mutual funds.

Your fee will include most transaction costs and fees charged by the custodian holding your account, and may be higher than an asset-based advisory fee that does not include custodial services. Because our firm absorbs client transaction fees, an incentive exists to limit trading activities in client accounts and to select securities that cost less than other types of securities available for selection. These incentives create conflicts of interests.

**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 (Item 5).

**Conversation Starter.** 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?”*

**Our Obligations to You; Conflicts of Interest.** We are fiduciaries to you. That means we are required to act in your best interest throughout our entire advisory relationship. 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 affect the recommendations we provide you. Here are some examples to help you understand what this means:

- We can make extra money by advising you to invest in certain investments, such as insurance products or services of another adviser, because your financial professional receives additional compensation if you buy these investments or use these services.
- We have a relationship with TD Ameritrade that provides us access to clearing, trading, and administrative services that are not available to retail clients directly. These services benefit our business and influence our choice to recommend TD Ameritrade.

***For additional information,*** please see our Form ADV, Part 2A brochure (Items 10 and 14).

**Conversation Starter.** Ask your financial professional *“How might your conflicts of interest affect me, and how will you address them?”*

**How Our Financial Professionals Make Money.** Our financial advisors are compensated through advisory fees, financial planning/consulting fees and through commissions earned as insurance agents.

### **Disciplinary History**

We do not have legal or disciplinary events. Visit Investor.gov for a free and simple search tool to research our firm 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?”*

### **Additional Information**

For additional information on our advisory services, see our Form ADV brochure on Investor.gov or on our website Luken.pro. You may also request a copy of our Form ADV by phone to 615.550.5570 or via email to [Hannah@lukenanalytics.com](mailto:Hannah@lukenanalytics.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? Who can I talk to if I have concerns about how this person is treating me?”*