

The Burney Company

Introduction

The Burney Company is an investment adviser registered with the United States Securities and Exchange Commission (SEC) and provides advisory accounts and services rather than brokerage accounts and services. Brokerage and investment advisory services differ, and it is essential for retail investors to understand these differences.

There are free, simple tools available for research on firms and financial professionals at www.Investor.gov/CRS, which also provides educational materials on broker-dealers, investment advisors, and investing.

Relationships and Services

What investment services and advice can you provide me?

The Burney Company provides investment advisory services, including investment management and wealth management (financial planning), for individual investors. We also oversee portfolios for small businesses, pension and profit-sharing plans, trusts, estates, and charitable organizations. When you open an advisory account with our firm, we will reach out to learn about your financial situation, current resources, investment goals, and risk tolerance. Based on this information, we will recommend whether investment management, wealth management, or both are suitable for you. In either case, we will propose a portfolio that matches your goals and objectives.

- We have developed our own proprietary equities analysis system that we use for our investment decisions. While equities offer the highest potential for long-term returns, non-equity assets generate income, add stability, and improve portfolio diversification. The main diversifying assets include bonds, ETFs, preferred stocks, real estate investment trusts (REITs), private equity, managed futures, private credit, and international equities.
- All accounts are regularly monitored, and portfolios are reviewed for trading at least quarterly to adjust to market conditions or to meet your changing risk tolerance, goals, and objectives.
- We manage accounts on a **discretionary basis**. This means that after you sign an agreement with our firm, you authorize us to buy and sell investments in your account without your prior consent. We will have discretion until you or our firm terminates the advisory agreement. You may maintain a portion of your investments on a non-discretionary basis. For non-discretionary investments, the client makes the ultimate decision regarding purchases and sales.
- We provide financial planning and asset allocation management services through Burney Wealth Management. Clients do not pay a separate fee for these services. Instead, as outlined below, they pay a higher advisory fee based on assets under management than clients who only use investment management services.
- Our firm has a \$750,000 minimum to open a new account; however, our financial advisors can waive this minimum.
- You may terminate our services at any time by written notification.

Additional information about our firm and advisory services can be found in our Firm Brochure (ADV Part 2A) on our websites at www.burney.com, www.burneyinvest.com, and www.burneywealth.com.

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?**

Fees and Costs

What fees will I pay?

For our services, you will pay an ongoing **asset-based fee** at the end of each quarter based on the value of the cash and investments in your advisory account(s). Our annual fee schedule is summarized below:

Wealth Management Services		Investment Management Services	
Account value(s)	Fee	Account Value(s)	Fee
To \$2,000,000	1.25%	To \$500,000	1.1%
\$2,000,000 - \$5,000,000	1.00%	Over \$500,000	0.9%
\$5,000,000 - \$10,000,000	0.9%		
Over \$10,000,000	0.75%		
Minimum fee \$2500		Minimum fee \$1500	

Description of Fees and Costs

- Our firm’s fees will be automatically deducted from your advisory account unless you have elected to receive a bill. Any fees deducted from your account will reduce the value of your advisory account. We do not sell high-fee products, and we do not receive compensation from brokerages.
- The broker-dealer (custodian) that holds your assets (called “**custody**”) can charge you transaction fees when we buy or sell an

investment for you. The broker-dealer's transaction fees are in addition to our advisory fee.

- You may also pay charges imposed by the custodian holding your accounts for certain investments. Some investments, such as mutual funds, index funds, and exchange-traded funds (ETFs), 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 money you make on your investments over time. Please make sure you understand what fees and costs you are paying. Fees are negotiable, and some clients have customized billing arrangements based on their specific accounts and services.
- For more information about our fees, please refer to Item 5 of our Firm Brochure (ADV Part 2A) on our websites at www.burney.com, www.burneyinvest.com, and www.burneywealth.com.
- Your account may be invested in the Burney US Factor Rotation or the Burney U.S. Equity Select ETFs (Burney ETFs). The Burney Company acts as the sub-advisor for these ETFs. It charges a management fee of 0.79% on ETF assets, which is separate from our client management (advisory) fees but is credited against those fees. If the advisory fee exceeds the ETF fee, the difference will be billed to the client as an advisory fee. If the ETF fee is equal to or higher than the advisory fee, no additional advisory fee will be charged on ETF assets. For example, with a Burney advisory fee of 1%, the 0.79% ETF fee offsets it, resulting in a net advisory fee of 0.21%.

Conversation starter:

- *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will it go to fees and costs, and how much will be invested for me?*

Conflicts and Standards of Conduct

**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 advisor, we must act in your best interest and not put our own interests ahead of yours. At the same time, how we generate income can conflict with your interests. You should understand and ask us about these conflicts, as they can affect the investment advice we provide you. Here are some examples to help you understand what this means.

- The more assets you have in the advisory account, including cash, the more you will pay us. We, therefore, have an incentive to encourage you to invest additional funds in your account to increase the fees we receive.
- We may suggest investing in a Burney ETF, where we serve as the sub-advisor. There are potential conflicts of interest with such an investment. For example, we might be inclined to recommend a Burney ETF over similar investments because of the ETF's management fees. To address this, we recommend ETFs only if they better align with your objectives than other options.
- There is concern that trading in a Burney ETF might take priority over Separately Managed Accounts, which use the same strategy, potentially creating a conflict of interest where The Burney Company could favor the Burney ETF client. This is addressed by rotating the trading between ETFs and the Separately Managed Accounts to prevent either from consistently taking precedence over the other.

Conversation starter:

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

Additional information regarding our firm's potential conflicts of interest can be found in Item 10 of the Firm Brochure (ADV Part 2A) at www.burney.com, www.burneyinvest.com, and www.burneywealth.com.

Disciplinary History

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

No disciplinary history.

Conversation starter:

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

Visit www.investor.gov/CRS for a free and simple search tool to research our firm and our firm's professionals.

Additional Information

For additional and more detailed information on our advisory services, please refer to our Firm Brochure (ADV Part 2A) available on our websites at www.burney.com, www.burneyinvest.com, www.burneywealth.com, or <https://adviserinfo.sec.gov/firm/summary/106945>. You may also contact our firm at (866) 928-7639 to speak with an investment professional or a member of our support staff.

Conversation starter:

- *Who is my primary contact person? Are they a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person treats me?*