Berkshire Money Management, Inc. (BMM) is registered with the Securities and Exchange Commission as an investment advisor. Brokerage and investment advisory services and fees differ, and it is important for retail investors to understand the differences. There are free and simple tools available to research firms and financial professionals at ***Investor.gov/CRS***, which also provides educational materials about broker-dealers, investments advisers, and investing.

What investment services and advice can you provide me?

BMM offers investment advisory services to retail investors; services include portfolio management, comprehensive financial planning, and consulting, including college planning services

Portfolio Management: BMM offers ***continuous investment advice*** based on your individual needs and ***ongoing monitoring*** of your investments, including providing updates on your account on at least an annual basis. We help you develop your personal investment strategy, and we manage your portfolio based on that agreed upon strategy. We select your investments based on your specifications, which may include maximum capital appreciation, growth, income, growth and income, or some other variation. You may impose reasonable restrictions on investing in certain securities or types of securities.

Discretionary Investment Authority. As a portfolio management client, you authorize BMM to buy, sell, or otherwise trade securities or other investments without discussing the transactions with you in advance.

Financial Planning: BMM provides financial planning advice, developed based on information gathered regarding your current financial status, future goals, and attitudes towards risk. Discussions will address any or all of the following areas: personal (family records, budgeting, personal liability, estate information, etc.), education, tax and cash flow, death and disability, and retirement. BMM may and does compensate unaffiliated third-parties for various professional services rendered to BMM clients, including, but not limited to, estate planning, social security planning, and Medicare planning.

Account Minimums & Other Requirements. Portfolio management services require a minimum portfolio size of $400,000 or a minimum annual fee of $6,000.

Consulting and College Planning. BMM also advises clients on investments held in their accounts without implementing recommended transactions. Under this arrangement, clients may, at their own discretion, choose to implement BMM's recommendations. Depending on the specific consulting agreement, BMM may have ongoing monitoring obligations over a client account or may be consulted by the client on an ad hoc basis.

Trust and Estate Planning Solutions. BMM offers trust and estate planning solutions to help clients manage and preserve wealth for future generations, as well as trust administration services through a third-party trust company.

Tax Preparation Services. BMM will coordinate the preparation of a client's individual and/or business tax returns through an affiliated service provider.

ERISA Fiduciary Status. When we provide investment advice to you regarding your retirement plan account or individual retirement account, our firm is a fiduciary within the meaning of Title I of the Employee Retirement Income Security Act and/or the Internal Revenue Code, as applicable.

For additional information on the services BMM offers, please refer to *Form ADV, Part 2A Items 4, 7, and 8.*

Conversation Starters / Ask Us:

- *Given my financial situation, should I choose an investment advisory service? Why or why not?*
- *How will you choose which investments to recommend to me?*
- *What is your relevant experience, including licenses, education and other qualifications? What do these qualifications mean?*

What fees will I

The specific way portfolio management fees are charged by BMM is established in your written agreement with BMM. BMM generally bills fees in advance at the beginning of each calendar quarter. The annual fee is charged as a percentage of assets under management (AUM), according to the following tiered schedule:

Assets Under Management	Annual Fee (%)
Up to $400,000	1.50%
$400,001 to $750,000	1.12%
$750,001 to $1,000,000	1.00%
$1,000,001 to $2,500,000	0.80%
Above $2,500,000	0.60%

Each fee bracket is applied to the respective amount of your total AUM. For traditional portfolio management, you will be charged a minimum annual fee of $6,000.

The more assets you have in an account, the more you will pay in fees and, therefore, BMM has incentive to encourage you to increase assets in your account.

BMM's fees are exclusive of brokerage commissions, transaction fees, and other related costs and expenses that you incur. You may incur charges imposed by custodians, brokers, and other third parties such as fees charged by managers, custodial fees, deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Mutual funds and exchange traded funds also charge internal management fees or distribution fees, which are disclosed in a fund's prospectus. Such charges, fees, and commissions are exclusive of and in addition to BMM's fee.

What fees will I pay? (continued)	**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.** The minimum fee for financial planning services is $7,500 per plan plus $450 per hour for any time more than ten hours. The $7,500 is due prior to work beginning, and the remainder, if any, is due prior to or immediately upon delivery of the plan. Consulting clients are typically charged individually-negotiated fixed fees, paid quarterly. The cost of college planning services is assessed as a fixed fee of $599 and is charged in advance. The cost of tax preparation services are separately set and billed by an affiliated third-party provider. In certain circumstances all fees and account minimums are negotiable. ***For more detailed information*** regarding fees and costs, please refer to *Form ADV, Part 2A Items 5, 6 and 12.*
Conversation Starters / 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?	*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 investment advice we provide you. Here are some examples to help you understand what this means. The more assets there are in a client's advisory account, the more a retail investor will pay in fees, and our firm ,therefore, has an incentive to encourage the retail investor to increase the assets in his or her account. If a client with an existing retirement plan is leaving his/her employer and BMM recommends that the client roll over their retirement plan assets into an Individual Retirement Account to be managed by BMM, such a recommendation creates a conflict of interest if BMM will earn an advisory fee on the rolled over assets. No client is under any obligation to rollover retirement plan assets to an account managed by BMM. The benefits we receive through participation in programs administered by custodians/brokers selected by you, including research, may depend upon the number of transactions directed to, or amount of assets custodied and may benefit you or us exclusively. We are affiliated with BMM Tax, an accounting firm, and we and our affiliates may benefit financially from referrals between the firms. See Form ADV Part 2A, Items 10 and 14. Certain individual(s) employed by BMM are appointed as insurance agents with unaffiliated insurance companies and, as such, receive additional compensation for sale of insurance products. Consequently, we/they have an incentive to recommend these non-advisory services to our advisory clients. BMM receives a portion of the trust administration fees paid by clients to unaffiliated service providers and, therefore, has a financial incentive to recommend these services to clients. ***For more details***, please refer to our *Form ADV Part 2A Items 5, 6, 10, 11 and 12.*
Conversation Starters / Ask Us: • *How might your conflicts of interest affect me, and how will you address them?*	
How do your financial professionals make money?	In addition to their fixed salaries, BMM's Investment Advisors receive a percentage of the assets brought in under management in the form of cash compensation. Moreover, college planning services fees are earned directly by the individuals providing such services. Consequently, additional assets under our firm's management and management fees paid by clients may result in direct or indirect increase in an employee's overall compensation, including, but not limited to, direct payments and/or discretionary bonus, if any.
Do you or your financial professionals have legal or disciplinary history?	No. Visit ***Investor.gov/CRS*** for a free and simple search tool to research BMM and our financial professionals.
Conversation Starters / Ask Us: • *As a financial professional, do you have any disciplinary history? For what type of conduct?*	
Additional Information	You can ***find additional information about BMM and our investment advisory services*** on our website, Berkshiremm.com, or by reviewing our *Form ADV Part 2A Brochure*, as filed with the SEC. If you have any questions, or if you would like to request a copy of this relationship summary, please call our office at (888) 232-6072, or email us at info@berkshiremm.com.
Conversation Starters / Ask Us: • *Who is my primary contact person? Is he or she a representative of an investment adviser or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?*	