

Form ADV - Part 3 - CRS

Barry M. Corkern & Co., Inc. is registered with the Securities and Exchange Commission as an Investment Adviser.

Brokerage and investment advisory services and fees differ and it is important for you to understand the differences. The SEC offers free and simple tools to research firms and financial professionals at [investor.gov/CRS](https://www.investor.gov/CRS) which also provides information tailored to educate retail investors about financial professionals.

What investment services and advice can you provide me?

Our firm offers non-discretionary services listed below, which means that you make the ultimate decision regarding the purchase or sale of investments.

- Financial planning—monitored continuously as part of our standard service.
- Retirement planning—monitored continuously as part of our standard service.
- Portfolio management—monitored continuously as part of our standard service.
- Buying and selling securities—monitored continuously as part of our standard service.
- Estate planning—monitored continuously as part of our standard service.
- Investment recommendations—monitored continuously as part of our standard service.
- Personal investment strategies—monitored continuously as part of our standard service.

There are no minimum requirements to open or maintain an account; we are guided more by the impact our work has on a client's circumstance.

Additional Information

Please see [bcorkern.com](https://www.bcorkern.com) for our [Form ADV Part 2A](#) brochure (Items 4 and 7 of Part 2A).

Questions you should ask us or any 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?

Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Our fees are based on a schedule below. Our fees are assessed quarterly in arrears. In certain circumstances we charge an hourly fee of \$225. Our fees are more fully described in [our Form ADV Part 2A](#), Items 5.A., B., C., and D.

Assets Under Management	Annual Rate	Annual Fee in Dollars
Up to \$1,000,000	1.0%	Up to \$10,000
The next \$1,000,000	.75%	Up to \$17,500
Amounts over \$2,000,000	.50%	No limit

How is the fee calculated? For example, the fee for \$900,000 of assets under management is \$9,000 per year (1.0% of \$900,000). The fee for a \$1,500,000 of assets under management is \$13,750 (\$10,000 for the first \$1 million and \$3,750 for the balance). The fee for a \$4,500,000 of assets under management is \$30,000 (\$10,000 for the first \$1 million; \$7,500 for the next \$1 million and \$12,500 for the balance).

Advisory fees create a conflict of interest. If our firm charges you asset-based fees, more assets in the account will cause you to pay more in fees and therefore we have an incentive to encourage you to increase the amount of money invested in those accounts. These conflicts are described in more detail in our [Form ADV Part 2A](#).

There are no other fees and costs related to our investment advisory services in addition to the fees listed above that you will pay directly or indirectly. However, the financial institution custodian you choose to hold your investments may, or may not, charge fees or commissions which are not related to our investment advisory fees charged by Barry M. Corkern & Co., Inc. Also, mutual funds and annuities charge various fees which are not related to our investment advisory fees. The choice of custodians is decided by you.

Additional Information:

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 more detailed information about our fees and costs please review our Form ADV, Part 2A brochure (specifically Items 5.A., B., C., and D.) which can be found at bcorkern.com.

Questions you should ask us or any 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? 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 of what this means. The more assets you give us to manage, the more money we make.

Questions you should ask us or any financial professional: How might your conflicts of interest affect me, and how will you address them?

Additional information:

For more detailed information about our fees, costs, conflicts and standards of conduct please review our Form ADV, Part 2A brochure (specifically Items 5.A., B., C., and D.) which can be found at bcorkern.com.

How do you make money?

We are compensated based on the amount of assets we service and therefore earn higher compensation for investing more of your money. We are not compensated, directly or indirectly, by cash or non-cash compensation, or commissions, or fees charged by mutual funds or annuities.

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

Our firm and our financial professionals have no disciplinary history. You can visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

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

You can find additional information about our services and request a copy of the relationship summary by visiting bcorkern.com; emailing at barryc@bcorkern.com or calling us at 501-664-7866.

Questions you should 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?