

**Wedgewood Investors, Inc. Registered with SEC as an Investment Advisor
Part 3 of SEC Form ADV: Client Relationship Summary (Form CRS)**

June 30, 2020

Is An Investment Advisory Account With Wedgewood Investors, Inc. Right For You?

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are right for you. You can find free and simple tools to research firms and financial professionals at www.investor.gov, which also provides educational materials about investment advisers, broker-dealers and investing.

Introductions:

Wedgewood Investors, Inc.
100 State Street, Suite 506
Erie, PA 16507
Phone (814)456-3651 Fax (814)459-9343 email office@wedgewooderie.com

We are a registered investment advisor and provide advisory services for the individual investor and institutional investor for IRA, Inherited IRA, Roth IRA, Individual, Joint, Trust Organization and 401k accounts depending on your needs and investment objectives.

This brochure briefly provides information about the services we provide, fees and costs, along with addressing how we handle Conflicts of Interest, our Standard of Conduct and disciplinary History.

What Investment Services and Advice Can You Provide Me?

- Wedgewood directs the investment of financial and other assets but does not custodialize assets. Our client's assets are held at a few different Custodians, such as Charles Schwab, TD Ameritrade and Fidelity. A wide variety of portfolios are managed, ranging from aggressive equity accounts to a very conservative fixed U.S. Government security accounts. The reason for the wide diversity is to address individual's particular needs.
- We will offer you investment advice on a regular basis. We will discuss your investment goals, design with you a strategy to achieve your investment goals, and regularly monitor your account. We will contact you (by phone or email) at least two times a year to discuss your portfolio. Some clients prefer meetings at their convenience via phone, or once a year during tax season, etc. All clients receive at least quarterly reports from us. The reports detail the asset holdings and the most recent month's end asset changes that have taken place in the account.
- We manage your account as an "**discretionary account**" that allows us to buy and sell investments in your account based on the strategy and investment goals discussed in client meetings.
- We also offer to help all clients, if they want it, in addressing their retirement plans, children or grandchildren higher education, mortgage refinancing and variety of other financial considerations that might impact their assets. We do not charge for these additional services.
- We do not accept all investors as clients. The principal reason is that we take a long-term approach and we attempt to screen clients that have similar time horizons. Our clients consist of wealthy individuals, families, private foundations and corporate retirement plans. We practice a relationship approach to investment management by aiding clients in all their assets, if they so choose.
- We are held to a fiduciary standard that covers our entire investment advisory relationship with you. That fiduciary standard requires Wedgewood to put our client's interest above our own. We are also required to monitor your portfolio, investment strategy, and investments on an ongoing basis.

Wedgewood Investors, Inc. Registered with SEC as an Investment Advisor
Part 3 of SEC Form ADV: Client Relationship Summary (Form CRS)

Questions to help clarify: Given my financial situation should I choose an investment advisory service? Why or why not? How will you choose investments for my account?

What Fees Will I Pay? Fees, Conflicts, and Standard of Conduct

- If you open an advisory account with Wedgewood, you will pay an on-going **asset-based fee** at the end of each quarter for our services. The customary annual fee is 1%, based on the value of the cash and investments in your advisory account. The amount paid to our firm and your financial professional generally does not vary based on the type of investments we select on your behalf.
- Financial Professionals at Wedgewood Investors are paid a competitive salary plus year-end bonus. Wedgewood Investors, Inc. does not sell any commissioned based investment products or receive any compensation for products used in your account(s).
- Some investments (such as mutual funds and variable annuities) impose additional fees that will reduce the value of your investment over time. Wedgewood monitors these fees to verify they are in line with industry standards. If they are not within industry standards, they will be replaced. Also, with certain investments such as variable annuities and mutual fund, you may have to pay fees such as “**surrender charges**” or “**early termination fee**” to sell the investment.
- You will pay fees and cost whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investment over time. Please make sure you understand what fees and costs you are paying.
- **Our obligation to You** – We must abide by certain laws and regulations in our interactions with you. We are held to a fiduciary standard that cover our entire investment advisory relationship with you. If there is ever a conflict of interest, we must eliminate these conflicts or tell you about them in a way you can understand so that you can decide whether or not to agree to them.
- All employees will conduct themselves in a manner that in fact as well as in appearance is consistent with all applicable government laws, rules and regulations. All employees are held to our strict privacy policy concerning client information.

Question to help clarify: 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? Do you or your firm receive any payments from anyone besides me in connection with my account?

Do You or Your Financial Professionals Have Legal or Disciplinary History?

- Wedgewood Investors or an employee of Wedgewood Investors has never had any disciplinary history.
- Visit www.investor.gov for free and simple search tools to research history of Wedgewood Investors with the SEC.

Questions to help clarify: As a financial professional, do you have any disciplinary history? For what type of conduct?

Additional Information.

- Wedgewood Investors, Inc. was founded in 1984; its corporate structure is a Subchapter S Corporation and is wholly owned by Daniel Teed, who servers are the firm’s President. If you have any questions concerning this brochure, please call Daniel Teed at (814)456-3651.
- For additional information about our firm visit our website www.wedgewoodinvestors.com and, see our Form ADV brochure on IAPD on <https://www.adviserinfo.sec.gov/Firm/104834> and any brochure supplement your financial professional provides.

Question to help clarify: Who is the primary contact person for my account?