



Form ADV Part 3 – Form CRS (Customer Relationship Summary)

Date: June 10, 2020

Item 1 – Introduction

AMI Investment Management, Inc., is registered with the Securities & Exchange Commission (SEC) as an Investment Adviser

Brokerage and investment advisory services and fees differ and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker/dealers, investment advisers, and investing. We have also included some conversation prompts and questions (in red) that investors may consider asking their investment advisor.

Item 2 – What investment services and advice can you provide me?

We provide investment advisory services to individuals, families, retirement plans, trusts, estates, charitable organizations, and other business entities.

We provide Discretionary Asset Management Services (directly as well as via the use of outside managers), as well as Financial Planning Services. In a discretionary account, you provide us with the authority to buy and sell, and to determine the time and price at which we buy or sell, investments for your account, and to re-balance within your account as necessary, without your prior approval. You may revoke this authority at any time in writing. We do not offer non-discretionary accounts. (In a non-discretionary account you would be responsible for all trading decisions within your account.) We recommend a minimum account size of \$1,000,000 or more to open an account with us, but will accept smaller accounts at our discretion. As part of our standard service, all our managed accounts are reviewed at least quarterly.

Generally, the firm provides advice on the following types of securities: stocks (exchange listed, over-the-counter, and foreign issues); bonds (corporate debt); municipal securities; mutual funds and exchange traded funds (ETFs); closed-end funds; US Government securities; and outside managers. In addition, in certain instances when suitable for the client, the firm may offer advice on limited partnerships or private corporate ventures investing in real estate, new ventures or start-ups, leveraged buy-outs, hedge funds or other investment enterprises. We do not offer any proprietary products, and have no limitations in our choice of products or types of investments. All investment advice is provided on a fiduciary basis. [For additional information about our firm's services, please read Items 4 and 7 of our Form ADV Part 2A disclosure brochure, which you can view or download at www.adviserinfo.sec.gov or at <https://adviserinfo.sec.gov/firm/summary/106321>.

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?

Item 3 – What fees will I pay?

Our discretionary management services are billed every quarter (in advance of the quarter) based upon the following annualized rate schedule: 1.00% of the first \$2.5 million; 0.80% of the next \$2.5 million; 0.60% of the next \$5.0 million; and 0.40% of the balance

Because we collect an asset based fee, the more assets in your account usually the more you will pay in fees, and this fact could give us an incentive to encourage you to increase your assets held with us. Besides the management fee you pay to us, you may also pay various fees to the account custodian for maintaining your account, including brokerage charges or



transaction costs, technology fees, account maintenance fees, management fees to mutual funds or annuity providers, taxes, or other transaction based costs depending on the specific account investments.

AMI generally does not charge extra fees for financial planning services and instead includes the services as part of the core investment advisory relationship. In select cases, AMI may charge a fixed retainer for services rendered. Such fees are based on the complexity of the services required, but generally do not exceed \$5,000, although they may be higher for highly complex cases. Advisory fees are not negotiable, though the firm maintains the right to make exceptions to this policy. [More detailed information about our fees and other costs associated with investing can be found in Item 5 of our Form ADV Part 2A disclosure brochure, which you can view or download at www.adviserinfo.sec.gov or at <https://adviserinfo.sec.gov/firm/summary/106321>.] **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.**

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. For example, we have a conflict of interest when recommending that you add or transfer assets to your account with us, as we receive compensation based on the size of your account, and the larger your account, the larger our revenue. [AMI does not accept compensation for the sale of securities or any other investment product, and all investment advice is provided on a fiduciary level. More detailed information about our conflicts of interest can be found in our Form ADV Part 2A disclosure brochure, which you can view or download at www.adviserinfo.sec.gov or at this [link](#).]

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

How do your financial professionals make money?

Our financial professionals are paid a fixed salary and a bonus based on a percentage of the assets that they service. Support staff are paid a fixed salary. Occasionally, we pay a year-end bonus.

Item 4 - Do you or your financial professionals have legal or disciplinary history?

No. Please go to Investor.gov/CRS for free and simple search tools to research our firm and our financial professionals.

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

Item 5 – Additional Information

For additional questions about our firm, services, or background, to request a free, current copy of our Form CRS, or if you have any concerns with how you are being treated by an employee of our firm, please contact the firm's Chief Compliance Officer at (260) 347-1281.

Who is my primary contact person? Is he or she a representative of an investment adviser or a broker-dealer?