

Harold Davidson & Associates Inc
 FORM CRS – CUSTOMER RELATIONSHIP SUMMARY
 April 5, 2021

<p>Item 1. <u>Introduction</u></p>	<p>Harold Davidson & Associates Inc is registered with the Securities and 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 http://www.investor.gov/crs, which also provides educational materials about broker-dealers, investment adviser, and investing.</p>
<p>Item 2. <u>Relationships and Services</u></p>	<p>What investment services and advice can you provide me? We offer investment advisory services to retail investors, including individuals, family foundations, and trusts. Our investment counseling services emphasizing stocks, bonds and real estate investments providing continuous advice based on the individual needs of the client’s specific goals and objectives.</p> <p>Monitoring Client portfolios are reviewed at least monthly with continuous monitoring of the underlying securities in the portfolios. Accounts are reviewed in the context of each client’s stated investment objective guidelines.</p> <p>Investment Authority Our clients typically grant us ongoing discretionary authority to manage their accounts, which means that we can buy and sell investments on behalf of our clients without seeking permission on a trade by trade basis.</p> <p>Limited Investment Offering Our investment recommendations are not limited to any specific product or service offered by a broker-dealer or insurance company and will generally include exchange-listed securities, exchange traded funds (ETF), securities traded over-the-counter, foreign issuers, corporate debt securities and commercial paper, certificates of deposit, municipal securities, mutual fund shares, US government securities, and limited partnerships/limited liability companies that invest in real estate.</p> <p>Account Minimums and Other Requirements Pre-existing advisory clients are subject to the minimum account requirements and advisory fees in effect at the time the client entered into the advisory relationship. Therefore, our minimum account requirements will differ among clients.</p> <p>Additional information about Harold Davidson & Associates Inc services is available on Part 2 of our Form ADV, which is available at https://adviserinfo.sec.gov/firm/summary/110994.</p> <p>Conversation Starters. Ask your financial professional—</p> <ul style="list-style-type: none"> • 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?
<p>Item 3. <u>Fees, Costs, Conflicts, and Standard of Conduct</u></p>	<p>A. What fees will I pay? Harold Davidson & Associates Inc charges clients an investment management fee that is based on the value of each client’s assets under management. Fees are negotiable and range between 0.75% and 2.00% annually, depending on the size and complexity of each client’s accounts. Alternatively, certain clients pay a fixed annual fee. Our firm’s fees generally increase as client accounts grow, so we have an incentive to encourage our clients to increase the amount of assets in the accounts that are under our management. Additional information about our firm’s fees are included in Item 5 of Part 2 of Form ADV, available at https://adviserinfo.sec.gov/firm/summary/110994.</p> <p>In addition to the investment management fee, clients may bear transaction fees when we buy or sell investments. Clients also pay fees to the broker-dealer or bank that maintains each account (called “custody” fees). Our firm often selects and purchases mutual funds and exchange traded funds for a portion of clients’ portfolios. Such investment vehicles pay their own management, transaction, and administrative fees and expenses, and those fees and expenses are indirectly borne by the investors in those vehicles, including Harold Davidson & Associates Inc’s clients.</p> <p>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.</p>

