

MIGHTY OAK STRONG AMERICA INVESTMENT COMPANY - Form CRS

<p>ITEM 1. INTRODUCTION</p>	<p>The Mighty Oak Strong America Investment Company (“MOSAIC”, “we”, “our” or “us”) is registered with the Securities Exchange Commission (“SEC”) as an investment adviser. Our services and compensation structure differs from that of a registered broker-dealer. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS. The site also provides educational materials about broker-dealers, investment advisers, and investing. Information in text boxes below are intended to be conversation starters for you to have with us and are required by the instructions to Form CRS.</p>			
<p>ITEM 2. RELATIONSHIPS and SERVICES</p>	<p style="text-align: center;"><i>What investment services and advice can you provide me?</i></p> <p>We provide discretionary and non-discretionary investment management services and make available financial planning and consulting services to individuals and their trusts and estates (our “retail investors”). We manage clients’ portfolio based on their investment objectives, risk tolerance and investment policy statement. We will monitor your portfolio at least quarterly and will make changes as we determine necessary. Where we provide you with only financial planning as a standalone service, we do not monitor your investments. We typically manage portfolios on a discretionary basis, which means we have the authority to buy and sell investments in your account without speaking to you prior to doing so. Where we provide you with only financial planning as a standalone service, we do not make trades in your account. We do not limit the scope of the universe of securities that we use in managing client accounts, and may use exchange traded and mutual funds, individual stocks and bonds, and other investments to help you achieve your investment goals in accordance with your risk tolerance. You can place reasonable restrictions on the securities that we buy by notifying us, in writing. MOSAIC typically has a \$250,000 minimum client relationship, which may be waived at the firm’s discretion. For more detailed information about our advisory business and the types of clients we generally service, please see Items 4 and 7, respectively in our Form ADV Part 2A.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center; padding: 5px;"><i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i></td> </tr> <tr> <td style="text-align: center; padding: 5px;"><i>How will you choose investments to recommend to me?</i></td> </tr> <tr> <td style="text-align: center; padding: 5px;"><i>What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?</i></td> </tr> </table>	<i>Given my financial situation, should I choose an investment advisory service? Why or why not?</i>	<i>How will you choose investments to recommend to me?</i>	<i>What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?</i>
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<p>ITEM 3. FEES, COSTS, CONFLICTS, AND STANDARD OF CONDUCT</p>	<p style="text-align: center;"><i>What fees will I pay?</i></p> <p>MOSAIC is a fee only investment advisor and we receive fees only from you for the services we provide you. We do not accept any payments or commission from any third parties. Fees are typically based upon 1% of invested assets up to \$4 million. Fees for clients with assets of \$4 -\$10 million are 0.95% of invested assets. Fees for clients with assets of \$10 -\$25 million are 0.75% of invested assets. Fees for clients with assets of \$25,000,000 or more under management are negotiable. Fees are determined based on the fair market value of your account at the end of each calendar quarter multiplied by the annual fee % divided by 4. Fees are billed in advance. Where we provide you with only financial planning as a standalone service, we charge on hourly fee based upon the hourly rate of the employee performing the work. More detailed information about our fees is found in Form ADV, Part 2A, Item 5.</p> <p>We either deduct our fee from one or more of your investment accounts or bill you for our services on a quarterly basis, in advance. Because our fee is based on the amount of your assets under our management, the more assets you entrust us to manage, the more you will pay us for our services although at a lower fee rate. Therefore, we have an incentive to encourage you to increase the amount of assets that you entrust to us. Where we provide you with only financial planning as a standalone service, we will invoice you directly for the fee upon completion of the work and it will be due and payable upon receipt via check.</p> <p>Your account will be held with a qualified custodian. Your assets may be invested in mutual funds and ETFs. You will bear your pro rata share of the investment management fees and other fees of the funds, which are in addition to the fees you pay us. These fees and expenses are described in each fund’s prospectus and potentially include a management fee, distribution fee (i.e., rule 12b-1 fee), and other fund expenses. Mutual funds and exchange traded funds have expense percentages charged by the fund. More detailed information about your fees and costs is found in Form ADV, Part 2A Brochure Item 5. 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>			

	<div style="border: 1px solid black; padding: 10px; margin-bottom: 10px;"> <p style="text-align: center;"><i>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?</i></p> </div> <p>For more detailed information about our fees and costs related to our management of your account, please See Item 5 in our Form ADV Part 2A.</p> <p><i>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?</i></p> <p><i>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:</i></p> <p>* The more assets there are in an investor’s advisory account, the more the investor will pay in fees, and the firm may therefore have an incentive to encourage you to increase the assets in your account. 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’re paying.</p> <p style="text-align: center;"><i>How might your conflicts of interest affect me, and how will you address them?</i></p> <p>For more detailed information about our conflicts of interest, please review Item 4, 11 and 12 of our Form ADV Part 2A.</p> <p style="text-align: center;"><i>How do your financial professionals make money?</i></p> <p>MOSAIC’s financial professionals receive a salary and bonus based upon their education, training, experience, time and complexity required to meet clients’ needs, new clients attracted by the financial professional, and the performance of the firm. MOSAIC does not accept commissions for the sale of securities or other investment products. It does not receive asset-based sales charges or service fees from the sale of mutual funds.</p>
<p style="text-align: center;">ITEM 4. DISCIPLINARY HISTORY</p>	<p style="text-align: center;"><i>Do you or your financial professionals have legal or disciplinary history? Yes, for our firm. No, for our financial professionals.</i></p> <p>We encourage you to visit www.Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.</p> <p style="text-align: center;"><i>As a financial professional, do you have any disciplinary history? If so, for what type of conduct?</i></p>
<p style="text-align: center;">ITEM 5. ADDITIONAL INFORMATION</p>	<p>Additional information about our firm is available on the SEC’s website at www.adviserinfo.sec.gov or our website at http://investwithmosaic.com/. You may contact our Chief Compliance Officer at any time to request a current copy of our Form ADV Part 2A or our <i>relationship summary</i>. Our Chief Compliance Officer may be reached by phone at (717) 790-9001 or email at ddemuth@investwithmosaic.com.</p> <p style="text-align: center;"><i>Who is my primary contact person? Is he or she a representative of an investment advisor or broker dealer? Who can I talk to if I have concerns about how this person is treating me?</i></p>