



INSIGHT CAPITAL MANAGEMENT

Client Relationship Summary

April 2024

Dustin Blodgett Insight Capital, LLC d.b.a. Insight Capital Management 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. Free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors, which principally include discretionary investment management, financial planning, and educational workshops/seminars. Our discretionary authority to buy, sell, and otherwise transact in securities in your account(s) is granted in our advisory agreement and is only limited by your reasonable restrictions or our mutual ability to terminate the advisory agreement. Our advice is not limited to certain types of investments. We do not offer proprietary products. We do not have a minimum account size or investment amount to retain or maintain our advisory services.

Regular monitoring of your account(s) is included as part of our standard wealth management services, with reviews typically occurring at least quarterly. It is important that you keep us apprised of your financial situation so we can conduct more frequent reviews if necessary. In addition to wealth management and financial planning, we also separately offer income tax preparation and tax analyses with the goal of minimizing federal and state income tax liability.

More detailed information about our services may be found in Items 4 and 7 of our Form ADV Part 2A brochure.

Conversation Starters

- *“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?”*

What fees will I pay?

Retail investors will generally incur asset-based fees for investment management services and fixed fees for financial planning services. Our asset-based fees generally range between 0% and 2% per annum based on your assets under our management, and are charged quarterly in arrears. Our fixed fees are based on the nature and complexity of your financial situation and the financial planning services you desire to receive from us, and are charged upon plan delivery. In addition, retail investors will also generally incur the following fees and costs charged by third-parties: custodian fees, account maintenance fees, product expenses such as internal expense ratios, and transaction charges.

When we charge an asset-based fee, the more assets there are in your account(s), the more you will pay in fees, and we may therefore have an incentive to encourage you to increase the assets in your account(s). When we charge a fixed fee, our fees are typically correlated to the degree of complexity involved in creating your financial plan and the extent of services to be delivered, and we may therefore have an incentive to impute additional complexity with respect to your financial situation.

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.

More detailed information about our fees and costs may be found in Item 5 of our Form ADV Part 2A brochure.

Conversation Starter

- *“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 to help you understand what this means.

The custodian(s) we recommend provide us various products and services that are intended to directly benefit you, us, or both of us. To the extent a custodian provides us products or services that don't directly benefit you, this creates an incentive to recommend that custodian. To learn how we address this incentive, please refer to Item 12 of our ADV Part 2A brochure.

To the extent you purchase a security or insurance product from one of our advisors through their affiliation with a broker-dealer or insurance company, you will pay an ordinary and customary commission. These are conflicts of interest due to the additional compensation that will be received. To learn how we address this incentive, please refer to Item 10 of our ADV Part 2A brochure.

More detailed information about our conflicts of interest may be found in our Form ADV Part 2A brochure.

Conversation Starter

- *“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 compensated based on the amount of client assets they service (for asset-based fees), solicitor fees, or the time and complexity required to meet a client's needs (for fixed fees). In addition, if a security or insurance product is purchased through one of our financial professionals, such financial professionals will earn an ordinary and customary commission as a result. This is a conflict of interest due to the additional compensation that will be received. To learn how we address this incentive, please refer to Item 10 of our ADV Part 2A brochure.

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

No. You may visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Additional Information

You can find additional and up-to-date information about our investment advisory services and request a copy of the relationship summary by emailing icm@insightcapmgmt.com, or calling 925-362-9571.

Conversation Starter

- *“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?”*