

*Anchor Investment Management, LLC (“Anchor”)*

*March 19, 2026*

*Our firm is registered with the US Securities and Exchange Commission (the “SEC”) as an Investment Adviser.*

You have a choice among different types of financial services professionals to assist you with your financial needs. These professionals offer a variety of services and fee arrangements. It is important for you to understand the differences between the services and fee arrangements offered, such as the difference between brokerage and investment advisory services, so that you can make an informed decision. This Summary is designed to help you understand the types of financial services our firm can provide you and the fees we charge for those services. The SEC also provides free and simple tools that allow you to research firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS). This site also provides educational materials about broker-dealers, investment advisers, and investing.

### **What Investment Services and Advice Can You Provide Me?**

At Anchor, we provide investment advisory services to retail investors. We offer both limited and comprehensive financial planning, depending upon your specific needs. We offer periodic updates to your financial plan, with interim updates available if your financial circumstances change. We also offer portfolio management services, so that we can implement the investment plan that we develop together with you by investing your assets according to the plan. For this service, we typically require a minimum investment portfolio of \$500,000. As part of our standard service for portfolio management clients, we monitor collectively the investments of all of our clients on a continuous basis, and we review your particular investment plan in depth at least quarterly, again with interim reviews and updates anytime life changes or market conditions call for it. We like to talk to our clients regularly to check in and make sure we are still on track. Finally, we offer estate planning guidance and work with clients’ estate attorneys to facilitate the preparation of estate planning documents.

We focus our investments on individual stocks and bonds. We may also occasionally utilize mutual funds and exchange traded funds, as well as other types of investments, on a more limited basis.

Most of our clients engage us for discretionary portfolio management. This means that once we agree on an investment plan for your portfolio, we will actively manage your account(s) without contacting you to discuss each investment decision. You may impose certain written restrictions on us in the management of your investment portfolio, such as prohibiting the sale of highly appreciated stocks. You should note, however, that restrictions imposed by you may adversely affect the composition and performance of your investment portfolio.

We have a limited number of non-discretionary accounts under a legacy arrangement, but do not currently offer this service to new clients. By signing our advisory agreement, you will grant us discretionary authority, which will be in effect until either you or we terminate that agreement.

**More information is available in our Form ADV Part 2A (our “Brochure”), in Items 4 and 7; please click [here](#) for a link to our Brochure or call our office to have a copy sent to you.** Here are some questions you might want to discuss with us in more detail:

*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?**

Fees and costs will affect the value of your portfolio over time. Other than occasional compensation from insurance sales, our only source of compensation is the fees we charge for advisory services. Our financial planning fees are assessed on a fixed fee basis. Portfolio management fees are calculated as a percentage of the assets we manage for you and are billed quarterly in arrears. This type of fee arrangement provides an incentive for us to encourage you to deposit more assets in your account, which would increase our fees.

In addition to the fees that we charge, your portfolio will incur other expenses. The most common examples are brokerage transaction fees (such as the fee that the broker charges to buy or sell a security in your account), fees assessed by the exchanges on which securities are traded, and mutual fund internal expenses. 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 information is available in our Form ADV Part 2A (our “Brochure”), in Item 5,** and we are happy to discuss fee arrangements in more detail with you. For example, you might want to ask:

*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 interests and not put our interests 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.

As described in detail in Item 12 of our Form ADV Part 2A, we recommend that you hold your account(s) at Charles Schwab & Co., Inc. (“Schwab”). Schwab offers an adviser-based program. We receive benefits from our participation in this program, which provides an incentive for us to encourage you to keep your account(s) at Schwab.

As a registered investment adviser, we are held to what is known as a fiduciary standard, which covers our entire investment advisory relationship with you. As a fiduciary, we must eliminate any conflicts of interest or tell you about them in a way you can understand, so that you can decide whether to agree to them. More information is available in our Form ADV Part 2A, Items 11, 12 and 14. To continue this conversation, you might want to ask:

*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 salary and are also eligible to receive bonuses based on the overall profitability of the firm. The receipt of compensation based on revenue or profits could influence our financial professionals to recommend that you increase the assets that he or she manages for you. Financial professionals who are also owners also receive their share of corporate distributions.

Two of our financial professionals are also licensed to sell insurance. As such, the firm may receive separate and typical compensation based on insurance sales. However, we do not allow such sales to occur in accounts that we manage for you as a registered investment adviser firm. You will never pay a fee to our firm and any type of commission or other transaction fee to one of our professionals on the same account.

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

No. There is a free and simple tool available at [www.Investor.gov/CRS](http://www.Investor.gov/CRS), which you can access at any time to read about our firm and our financial professionals. You might want to ask:

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

**Additional Information**

Please refer to our Form ADV (also known as our “Brochure”), as it contains more details on these and other topics. Please call us at (803) 766-2100 or email [admin@anchorinvestmentmanagement.com](mailto:admin@anchorinvestmentmanagement.com) to request our latest Brochure and any updated Summary that may be available. You can also visit our website at [www.AnchorInvestmentManagement.com](http://www.AnchorInvestmentManagement.com) for additional information. Finally, you might want to ask:

*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?*