

CUSTOMER RELATIONSHIP SUMMARY



ITEM 1: Introduction

Pine Haven Investment Counsel (PHIC), is registered with the SEC (Securities and Exchange Commission) as an investment advisor and we provide investment advisory services rather than brokerage services. This document is a summary of the types of services we provide clients and how you pay. Brokerage and investment advisory services and fees differ and we feel that it is important for the retail investor to understand the differences.

Please ask us for more information. Free and simple tools are available to research firms and financial professionals at www.Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

ITEM 2: Relationship and Services

What Investment Services and advice can you provide me?

Pine Haven provides investment advisory services to retail investors. We provide investment management, asset allocation, investment advisory, and financial planning (including retirement planning) services. Additionally, we assist clients with tax, estate, and charitable planning. If you open an account with our firm, we will meet with you to understand your financial situation and goals. Based on what we learn, we will develop a customized plan with you to invest the assets. In order to enact your plan we buy and sell securities using discretionary authority – we will not ask you each time in advance for approval. We monitor client accounts and investments on an ongoing basis and provide you with quarterly summary reports and commentary. We do not take custody of client assets and instead clients use Charles Schwab for their custodian. Minimum Asset Size: \$500,000 in investable assets or a regular contribution plan. This is negotiable.

More information can be found in Item 4 of our ADV.

Conversation Starters:

- Given my financial situation, should I choose an investment advisory service? Why or Why Not?
- How will you choose investments for me?
- What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?

ITEM 3: Fees, Costs, Conflicts, and Standard of Conduct

What fees will I pay?

Our Fees: Our fees are charged based on the amount that you have invested with us. Fees are assessed four times a year after each quarter ends (in arrears). We do have a minimum fee amount. The more assets you have there are in your account(s), the more you will pay in fees, and therefore the firm may have an incentive to encourage you to increase the assets in your account.

Other Fees: Direct fees that may be charged to you by your custodian include: transaction fees or commission fees, when investments are bought or sold. Fees when money is transferred (wired) out of accounts. Additionally, some investments (mutual funds and ETF have fees embedded in them).

Additional Information: 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 on our fees and other fees you may incur can be found in our ADV Part II Item 5.

Conversation Starters:

- Help me understand how these fees and costs might affect my investment?
- If I give you \$10,000 to invest, 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 a fiduciary duty to place the interests of our clients above our own. 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 is an example to help you understand what this means:

Since our fees are asset-based, we are incentivized to have you increase the assets we manage. This could encourage us to recommend an IRA Rollover when you change jobs.

We do not pay anyone else or get paid by anyone for referrals.

Conversation Starter:

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

How do your financial professionals make money?

Overall firm compensation is determined by the fees on the assets we manage. There are no individual incentives or commissions paid to any employees. All employees receive a salary and standard benefits.

ITEM 4: Disciplinary History

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

No. We have no legal or disciplinary history to report. Further information can be found on us and other financial professionals at www.investor.gov/crs (free and simple tools available here).

Conversation Starter:

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

ITEM 5: Additional Information

Further information on Pine Haven and the services we offer can be found at www.pinehaveninv.com and in our ADV which can be requested by calling 508-993-0336 or by emailing us at info@pinehaveninv.com.

Our ADV is also available online at: <https://adviserinfo.sec.gov/firm/summary/129365>

An updated Form CRS can also be obtained by contacting us at the above numbers or by email.

Conversation Starter:

- Who is my primary contact person?
- Are they 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?