CORDA Investment Management, LLC

August 2025

FORM CRS

CORDA Investment Management, LLC is registered with the Securities and Exchange Commission as an investment adviser and, as such, we provide advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ, and it is important for you, our client, to understand the differences. Additionally, free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing. This document is a summary of the services and fees we offer to "retail" investors, which are natural persons who seek or receive services primarily for personal, family, or household purposes.

What investment services and advice can you provide me?
We offer the following investment advisory services to retail investors: Portfolio Management Services (which includes Financial Planning and Educational Seminars or Workshops) and Pension Consulting Services. Additionally, we offer assistance in the preparation and filing of individual federal and state income tax returns and estate planning services. Detailed information regarding our services, fees and other disclosures can be found in our Form ADV Part 2A Items 4, 7, 13 and 16 by clicking this link https://adviserinfo.sec.gov/firm/brochure/108046.

Account Monitoring If you open an investment account with our firm, as part of our standard service, we will monitor your investments on an ongoing basis.

Investment Authority We manage investment accounts on a ***discretionary*** basis whereby ***we will decide*** which investments to buy or sell for your account. You may limit our discretionary authority (for example, limiting the types of securities that can be purchased or sold for your account) by providing our firm with your restrictions and guidelines in writing.

Investment Offerings
We offer advice on various types of investments or products including equity securities, corporate debt securities (other than commercial paper), certificates of deposit, municipal securities, United States government securities, options contracts on securities, money market funds, REITs, derivatives, ETFs, interests in partnerships investing in real estate and interests in partnerships investing in oil and gas interests.

Account Minimums and Requirements In general, we charge a minimum annual fee of $5,000 to open and maintain an advisory account. In our sole discretion, we may waive or lower this minimum fee in accordance with a lower minimum account size. We may combine account values for you and your minor children, joint accounts with your spouse, and other types of related accounts to meet the stated minimum as well as to meet a lower fee threshold.

Key Questions to Ask Your Financial Professional

- **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?
The following summarizes the principal fees and costs associated with engaging our firm for investment advisory services. For detailed information, refer to our Form ADV Part 2A and Form ADV Part 2 Appendix 1 Brochures by clicking this link https://adviserinfo.sec.gov/firm/brochure/108046.

- **Asset Based Fees -** Payable quarterly in advance. Since the fees we receive are asset-based (i.e. based on the value of your account), we have an incentive to increase your account value, which creates a conflict especially for those accounts holding illiquid or hard-to-value assets;
- Clients pay additional fees and/or expenses. Examples of the most common fees and costs applicable to our clients are:
    - Custodian fees;
    - Account maintenance fees;
    - Fees related to mutual funds and exchange-traded funds;

- Transaction charges when purchasing or selling securities; and
- Other product-level fees associated with your investments
- If you engage CORDA for other services, you will enter into separate agreements which are typically priced in hourly or fixed rate agreements. These arrangements include services such as tax preparation services, estate planning services, or other services which are separate and distinct from our investment advisory services agreement.

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.

Key Questions to Ask Your Financial Professional

- **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.

- We do not make any money from our investment advisory services except as described above.

Refer to our Form ADV Part 2A by clicking this link https://adviserinfo.sec.gov/firm/brochure/108046 to help you understand what conflicts exist.

Key Questions to Ask Your Financial Professional

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

How do your financial professionals make money?

Our Company and the financial professional servicing your account(s) are compensated by receiving a salary and bonus. Financial professionals' compensation is based on the amount of client assets they service.

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

No for our firm. Yes, for our financial professionals. These events are disclosed in the specific individual's Form U4 and/or Form ADV Part 2B Supplement. These documents can be found by going to Investor.gov/CRS.

Key Questions to Ask Your Financial Professional

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

You can find additional information about your investment advisory services and request a copy of the relationship summary at 713-439-0665 or click the link provided https://adviserinfo.sec.gov/firm/brochure/108046.

Key Questions to Ask Your Financial Professional

- **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?**