FORM ADV, PART 3: CUSTOMER RELATIONSHIP SUMMARY (Form CRS) | September 14, 2026 | SEC CRD No. 128814 | Scottsdale, AZ | (630) 453-0016

Item 1 – Introduction

Brady Investment Counsel LLC ("Brady") is registered with the U.S. Securities and Exchange Commission ("SEC") as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. 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.

Item 2 – What Investment Services and Advice Can You Provide Me?

Services Offered: We provide discretionary investment management services to retail investors, including high-net-worth individuals, charitable foundations, religious organizations, and pension and profit-sharing plans. As your discretionary manager, we make investment decisions on your behalf without requiring your approval for each transaction, guided by your stated investment objectives and constraints. We monitor client accounts on an ongoing basis.

Investment Strategies:

- **Core Growth** – Diversified equity portfolio targeting long-term capital appreciation.
- **Growth & Income** – Balanced approach combining growth equities with income-generating assets.
- **Focus** – Concentrated, high-conviction equity portfolio.
- **Balanced** – Mixed allocation of equities and fixed income.
- **ETF Solutions** – Cost-efficient, diversified market exposure via exchange-traded funds.

Our approach is active, long-term, and socially responsible, driven by in-house fundamental research and a proprietary equity valuation model. We emphasize tax efficiency and customized portfolio construction.

Account Minimums: We generally require a minimum account size of $3,000,000. Minimums may be waived at our discretion based on individual circumstances.

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?

Item 3 – What Fees Will I Pay?

Advisory Fee Schedule: We charge a flat annual management fee of 0.75% of assets under management (AUM), billed quarterly in advance based on the market value of your account at the end of the prior quarter. The more assets you have in your advisory account, the more you will pay in fees, and we therefore have an incentive to encourage you to increase the assets in your account.

Assets Under Management	Annual Rate	Quarterly Rate
All Assets	0.75%	0.1875%

Fees are billed directly from your account. You may terminate our agreement without penalty within five business days of signing. After that period, fees are prorated and refunded upon termination.

Other Costs You May Pay: In addition to our advisory fee, you will pay custodial and brokerage transaction costs charged by your custodian, and the internal operating expenses of any mutual funds or ETFs held in your account. These third-party costs are not shared with Brady. For full details on all fees and costs, see our Form ADV Part 2A, available at Investor.gov/CRS or upon request.

Conversation Starters:

- Help me understand how these fees and costs might affect my investments. If I give you $100,000 to invest, how much will go to fees and costs, and how much will be invested for me?
- What are your typical total annual fees?

Item 4 – What Are Your Legal Obligations to Me? How Else Does Your Firm Make Money and What Conflicts of Interest Do You Have?

When we act as your investment adviser, we must act in your best interest and not put our interests ahead of yours. At the same time, the way we make money creates some conflicts with your interests.

How We Make Money and Conflicts of Interest: Our sole compensation is the advisory fee described above. Because our fee is based on AUM, we have an incentive to recommend that you increase assets in your account rather than, for example, pay down debt. We manage this conflict by our fiduciary obligation to act in your best interest and by full disclosure. We do not receive commissions, 12b-1 fees, or third-party compensation.

Conversation Starters:

- How might your conflicts of interest affect me, and how will you address them?
- As a financial professional, do you have any disciplinary history? For what type of conduct?

Item 5 – Do You or Your Financial Professionals Have a Legal or Disciplinary History?

No. Brady and its financial professionals do not have any legal or disciplinary history. Visit Investor.gov/CRS for free and simple research tools to research us and our financial professionals.

Item 6 – Additional Information

For more detailed information about our services, please review our Form ADV Part 2A Brochure, available on the SEC's website at www.adviserinfo.sec.gov or by contacting us at (630) 453-0016 or david.brady@bradyinvestmentcounsel.com. To request a copy of this Form CRS or report a problem, contact us at the number or email above.