FORM ADV PART 2A — FIRM BROCHURE

Investor Resources, Inc.

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CRD No.: 128722

Date of This Brochure: May 31, 2026

This brochure provides information about the qualifications and business practices of Investor Resources, Inc. If you have any questions about the contents of this brochure, please contact us at 617-728-9990 or BH@InvestorResources.com. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Registration as an investment adviser does not imply a certain level of skill or training. Additional information about Investor Resources, Inc. is available on the SECs website at www.adviserinfo.sec.gov.

Item 2 — Material Changes

This brochure has been updated since the last amendment filed on April 1, 2026. The following material changes have been made to this brochure:

- **Item 4** has been expanded to describe how advisory services are tailored to individual client needs and how client-imposed restrictions are implemented.
- **Item 5** has been expanded to include a complete fee schedule for each advisory service offered, disclosure of fee negotiability, explanation of billing and fee-deduction practices, and disclosure of all other fees and expenses clients may incur.
- **Item 8** has been expanded to describe methods of analysis and investment strategies, material risks associated with each strategy, and material risks associated with the types of securities recommended, and to include a clear statement that investing involves risk of loss.
- **Item 11** has been expanded to describe personal trading practices, the conflicts of interest that may arise, and the procedures used to address those conflicts.
- **Item 12** has been expanded to explain trade aggregation practices and the potential costs to clients when orders are not aggregated.
- **Item 13** has been expanded to describe the frequency and nature of periodic reviews, triggers for non-periodic reviews, and the content and frequency of written reports provided to clients.
- Clients may obtain a copy of the previous version of this brochure at no charge by contacting Robert Hurley at 617-728-9990 or BH@InvestorResources.com

Item 3 — Table of Contents

Item 4 — Advisory Business

Firm Background

Investor Resources, Inc. ("IRI") is a fee-only investment adviser founded in 1996 by Robert Hurley, who remains the sole principal and supervised person. IRI is registered as an investment adviser with the Commonwealth of Massachusetts and maintains its principal office at 295 Bunker Hill Street #2, Charlestown, Massachusetts 02129.

Services Offered

1. Financial Planning Services. IRI provides comprehensive financial planning services, including budgeting, cash-flow analysis, retirement planning, education planning, tax considerations, and estate planning. Financial planning services may be provided on a standalone basis or bundled with ongoing portfolio management services.

2. Portfolio Management for Individuals and Small Businesses. IRI assists clients in selecting portfolios managed by third-party advisers, independent managers, or model portfolio providers. IRI does not directly manage individual securities. IRI may exercise limited discretion solely for rebalancing purposes in accordance with pre-authorized parameters set forth in the client's investment policy statement (see Item 16).

3. Selection of Other Advisers. IRI helps clients evaluate and select third-party investment managers or investment programs. IRI does not receive compensation from these managers in connection with such referrals or selections.

4. Other Advisory Services. IRI offers investment consultations and discrete financial planning modules on a fixed-fee or hourly basis as described in Item 5.

Tailoring of Services

IRI tailors its advisory services to the individual needs of each client by considering each client's financial goals, risk tolerance, time horizon, and investment preferences. Clients may impose reasonable restrictions on investing in certain securities or types of securities. Such restrictions are documented in writing and incorporated into the client's investment plan. IRI will notify clients if any restriction prevents IRI from effectively managing the account.

Assets Under Management

As of December 31, 2025, IRI managed approximately **$18,414,000** in client assets on a discretionary and non-discretionary basis.

Item 5 — Fees and Compensation

General

IRI is compensated solely through advisory fees paid by clients. The firm does not receive commissions, referral fees, or any third-party compensation in connection with advisory services. Clients are encouraged to review Exhibit F (Table of Fees for Services) appended to this brochure.

Portfolio Management Fees

IRI charges an annual fee of **0.75% to 1.25%** of assets under management, billed quarterly in arrears based on the market value of assets under management at quarter-end. Fees are prorated for mid-quarter deposits and withdrawals exceeding a threshold agreed upon in the advisory agreement.

Financial Planning Fees

- **Hourly Fee:** $150 per hour, billed upon completion of service or as otherwise agreed in writing.
- **Fixed Fee:** $500 to $15,000 depending on project scope, billed upon completion or as otherwise agreed in writing.

Investment Consultation Fees

- IRI offers standalone investment consultations billed at $150 per hour, billed upon completion of service or as otherwise agreed in writing.
- Consultation engagements may also be offered on a fixed-fee basis ranging from $500 to $15,000 depending on scope, billed upon completion or as otherwise agreed in writing.

Selection of Other Advisers

This service is included within the applicable portfolio management or financial planning fee. No separate charge is assessed for the evaluation and selection of third-party advisers or managers.

Fee Negotiability

All fees are negotiable based on the complexity of the engagement, the scope of services, the size of the account, or other factors. A fee schedule will be provided in each client’s advisory agreement.

Billing Method

Advisory fees may be deducted directly from client accounts or billed directly to clients. Clients may select their preferred billing method. Direct deduction of fees requires prior written authorization from the client and is subject to the requirements of 950 CMR 12.205.

Other Fees and Expenses

Clients may incur additional fees and costs charged by custodians, fund companies, or third-party service providers, including:

- Custodian account maintenance and transaction fees;
- Mutual fund and ETF internal management fees and expense ratios;
- Brokerage and transaction costs; and
- Wire transfer fees.

IRI does not receive any portion of these third-party fees. Please refer to **Exhibit F** (Table of Fees for Services) appended to this brochure for a complete listing.

Item 6 — Performance-Based Fees and Side-by-Side Management

IRI does not charge performance-based fees and does not engage in side-by-side management.

Item 7 — Types of Clients

IRI provides investment advisory services primarily to individuals, families, trusts, estates, and small businesses.

Item 8 — Methods of Analysis, Investment Strategies, and Risk of Loss

Methods of Analysis

IRI uses the following methods to develop investment recommendations for clients:

- Fundamental analysis of economic conditions and asset classes;
- Long-term asset allocation analysis aligned with each client’s investment policy statement;
- Review of third-party manager performance history and investment methodology; and
- Evaluation of model portfolio programs offered by independent providers.

Investment Strategies

IRI generally recommends diversified portfolios consisting of mutual funds, exchange-traded funds (ETFs), and model portfolios managed by third-party advisers. IRI's primary strategy is long-term, diversified, passive or semi-passive asset allocation aligned with each client's investment policy statement and individual financial circumstances.

Risk of Loss

Investing in securities involves risk of loss that clients should be prepared to bear. Past performance is not indicative of future results.

Material Risks of Investment Strategies

Risk Type	Description
Market Risk	The value of client portfolios may decline due to general market conditions, economic downturns, geopolitical events, or other broad market factors outside IRI's control.
Equity Risk	Equity securities may experience significant volatility and loss of principal. Equity markets can decline rapidly and may not recover on any predictable timeline.
Fixed-Income Risk	Bond prices fall as interest rates rise. Clients invested in fixed-income funds may lose principal, particularly in rising-rate environments.
Interest-Rate Risk	Rising interest rates may reduce the market value of fixed-income holdings. Longer-duration bonds are more sensitive to interest rate changes.
Manager Risk	Third-party managers selected for client portfolios may underperform their benchmarks or experience operational difficulties that adversely affect client accounts.
Rebalancing Risk	Rebalancing client portfolios to target allocations may result in transaction costs and taxable events that reduce after-tax returns.

Material Risks of Security Types

Security Type	Material Risks
Mutual Funds and ETFs	Subject to market volatility; potential tracking error relative to benchmarks; underlying fund expense ratios that reduce net returns; and liquidity risk, particularly for less actively traded ETFs.

Item 9 — Disciplinary Information

Neither Investor Resources, Inc., nor Robert Hurley has any disciplinary history to disclose. There are no legal or disciplinary events that are material to a client's or prospective client's evaluation of IRI or its personnel.

Item 10 — Other Financial Industry Activities and Affiliations

IRI has no financial industry affiliations. Robert Hurley does not serve as a broker-dealer, registered representative, insurance agent, or in any other financial industry capacity. IRI does not receive commissions or third-party compensation of any kind in connection with the provision of advisory services.

Item 11 — Code of Ethics, Participation or Interest in Client Transactions, and Personal Trading

Code of Ethics

IRI maintains a written Code of Ethics requiring all supervised persons to act with integrity, to put clients' interests first, and to comply with applicable securities laws. A copy of IRI's Code of Ethics is available to clients and prospective clients upon request.

Personal Trading Conflicts of Interest

IRI and its principal, Robert Hurley, may invest in the same or similar securities as those recommended to clients. This presents a potential conflict of interest in that IRI could benefit from market movements caused by client transactions. IRI addresses this conflict through the following procedures:

1. Robert Hurley does not trade ahead of clients in the same or similar securities;
2. IRI maintains a restricted list of securities subject to heightened review;
3. Personal securities transactions by supervised persons are subject to pre-clearance and periodic review; and
4. No supervised person may take personal advantage of information about client transactions.

Principal Transactions and Cross-Trades

IRI does not engage in principal transactions or cross-trades with clients.

Item 12 — Brokerage Practices

Custodian and Execution

IRI does not select broker-dealers or negotiate commission rates. All client transactions are executed through the client's designated custodian. The primary custodian for most IRI clients is **SEI Private Trust Company**.

Order Aggregation

Because IRI's portfolio management is primarily conducted at the third-party manager or model-portfolio level, IRI does not typically aggregate client orders across accounts. When orders are not aggregated, individual clients may incur higher per-transaction costs than they would if orders were combined. IRI will consider aggregation where it may benefit clients and is operationally practicable.

Soft Dollars

IRI does not receive soft-dollar benefits or research from broker-dealers in connection with client transactions.

Item 13 — Review of Accounts

Periodic Reviews

Client accounts and financial plans are reviewed at least annually by Robert Hurley. Each annual review includes:

- An assessment of the client's portfolio performance relative to the client's investment objectives;
- A review of the continued appropriateness of the client's investment strategy relative to the client's investment policy statement; and
- A review of any material changes in the client's financial circumstances.

Triggers for Non-Periodic Reviews

Additional reviews may be triggered by:

- Significant market events, such as a market decline exceeding 15%;
- Material changes in a client's financial circumstances, such as retirement, inheritance, divorce, or job change; or

- A client’s specific request for an interim review.

Reports to Clients

Clients receive account statements directly from SEI Private Trust Company (or other custodians) on at least a quarterly basis. These statements include account holdings, market values, and transaction history. IRI may provide additional written or electronic portfolio summaries upon request. Clients are encouraged to review all custodial statements promptly and to contact IRI with any questions or discrepancies.

Item 14 — Client Referrals and Other Compensation

IRI does not pay or receive referral fees. IRI does not receive economic benefits from any person other than clients in connection with the provision of advisory services.

Item 15 — Custody

IRI may be deemed to have custody of client assets solely by virtue of its authority to deduct advisory fees directly from client accounts pursuant to prior written client authorization. Client assets are maintained with qualified custodians. Clients receive account statements directly from their custodian at least quarterly. IRI urges clients to carefully review custodial statements and to compare them against any account summaries provided by IRI. Discrepancies should be reported to IRI immediately.

Item 16 — Investment Discretion

IRI accepts discretionary investment authority that is expressly limited to rebalancing client accounts in accordance with pre-authorized parameters set forth in the client’s investment policy statement. This limited discretionary authority:

- Requires prior written authorization from the client;
- Does not extend to security selection beyond agreed model allocations;
- Does not extend to changes in investment strategy;
- Does not extend to timing of withdrawals; and
- Does not extend to any other investment decision outside the rebalancing mandate.

All other investment decisions are made with prior client approval.

Item 17 — Voting Client Securities

IRI does not accept authority to vote client proxies and does not provide guidance on proxy voting. Clients retain full responsibility for all proxy voting decisions. Clients may contact their custodian directly regarding proxy materials received in connection with their holdings.

Item 18 — Financial Information

IRI does not require prepayment of fees of more than $500 six or more months in advance. IRI has no financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients. IRI has not been the subject of a bankruptcy petition.

Item 19 — Requirements for State-Registered Advisers

(a) Principal Executive Officers and Management Persons

Robert Hurley, President and sole owner, founded Investor Resources, Inc. in 1996. Mr. Hurley has served as the firm’s sole investment adviser representative since inception. His educational background and business experience are described in the firm’s Form ADV Part 2B (Brochure Supplement).

(b) Outside Business Activities

Robert Hurley has no outside business activities to disclose.

(c) Performance-Based Fees

IRI does not charge performance-based fees.

(d) Arbitration and Civil Proceedings

Robert Hurley has not been the subject of an arbitration claim alleging damages in excess of $2,500, has not been found liable in a civil, self-regulatory organization, or administrative proceeding, and has not been the subject of a bankruptcy petition in the preceding ten years.

(e) Self-Regulatory Organization or Administrative Proceedings

None.

(f) Relationship with Issuers of Securities

IRI has no relationship or arrangement with any issuer of securities.

(g) Business Continuity — Designated Successor Adviser

In the event of the death or long-term incapacity of Robert Hurley, Investor Resources, Inc. has designated **Timothy Golas** (CRD No. 4955538) as its successor investment adviser representative. Mr. Golas has agreed to serve in this capacity and has been provided with access to the firm's client records, custodian contact information, compliance manual, and current Form ADV filings.

In the event of a transition, clients will be notified in writing and will have the option to transfer their accounts to Mr. Golas or to any other adviser of their choosing. No advisory fees will be charged to clients during any transition period.

The firm's Business Continuity Plan, including the full successor-adviser designation, client notification procedures, custodian coordination protocols, and opt-in consent process, is set forth in **Exhibit H** appended to this brochure.

Section 4 — Certification

I, Robert Hurley, certify that the Business Continuity Plan of Investor Resources, Inc. has been updated to identify Timothy Golas (CRD No. 4955538) as the designated successor adviser, that the opt-in consent process described above has been implemented, and that the information contained in this exhibit is accurate as of the date of this submission.

Robert Hurley

Robert Hurley

President, Investor Resources, Inc.
Date: May 31, 2026