Insight North America LLC
Form CRS (Client Relationship Summary)

Last Updated: March 27, 2026

Introduction

Insight North America LLC ("INA") is an investment adviser registered with the U.S. Securities and Exchange Commission. Brokerage and investment advisory services and fees differ, and it is important for retail investors to understand these differences. Free and simple tools are available at Investor.gov/CRS to research firms and financial professionals and access educational materials.

What investment services and advice can you provide me?

We provide discretionary investment advisory services focused on fixed income strategies, including municipal and taxable bond strategies, through separately managed accounts or as part of wrap fee programs as a sub-adviser. As part of our standard services for retail investors, we will monitor the performance of your account on an ongoing basis and make investment decisions consistent with your stated investment objectives and investment restrictions you may impose. Our minimum account sizes are typically $250,000 for municipal bond strategies and $100,000 for taxable fixed-income strategies, but we may waive these minimums in certain circumstances. We do not offer derivatives, structured notes, equity-linked products, or financial planning services to retail investors.

Conversation starters:

- Given my financial situation, should I choose an investment advisory service?
- How will you choose investments to recommend to me?
- What is your relevant experience, including licenses, education, and other qualifications?

What fees will I pay?

With respect to separately managed accounts, you will pay an asset-based advisory fee that generally ranges from 0.15% to 0.35% annually. You may also incur other fees and costs that affect the value of your account, such as custody fees, platform or program fees (if applicable), transaction costs when securities are bought or sold, wire and transfer fees, and fees and expenses charged by underlying funds or investment products. If you invest through a wrap-fee program, the sponsor charges a single program fee that covers most or all services (including transaction costs) and typically pays us a portion of that fee. Program fees are usually higher than standard asset-based fees because they cover bundled services. The more assets you have, the more you will pay, which creates an incentive for us to encourage asset growth. Fees are charged whether you make or lose money.

Conversation starters:

- Help me understand how fees and costs affect my investments. If I give you $10,000 to invest, how much will go to fees and how much will be invested?

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. However, the way we earn fees and operate can create conflicts of interest. Examples of such conflicts include: (i) incentives tied to asset growth; (ii) allocation of limited investment opportunities among clients; and (iii) the use of affiliated service providers. We seek to address these conflicts through policies and procedures, oversight, and disclosures.

Conversation starter:

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

How do your financial professionals make money?

Our financial professionals receive salaries and may receive discretionary compensation based on corporate, business unit, and individual performance factors. These incentives may influence product or allocation decisions.

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

Yes. Visit Investor.gov/CRS for a free and simple search tool to research us and our financial professionals.

Conversation starters:

- As a financial professional, do you have any disciplinary history? If so, for what conduct?

Additional Information

For more information, please review our Form ADV Part 2A Disclosure Brochure on the IAPD website (CRD#145995). For current information or to request a copy of this relationship summary, please call (212) 527-1800 or visit www.insightinvestment.com/united-states. You can also find free and simple tools at https://www.investor.gov/CRS

Conversation starters:

- Who is my primary contact person?
- Is he or she a representative of an investment adviser or broker-dealer?
- Who can I speak to if I have concerns about how my account is handled?