

Introduction

Goodwin investment Advisory (“GIA”) is registered with the Securities and Exchange Commission as an investment adviser. We feel that it is important for you to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. There are free and simple tools available to research firms and financial professionals at www.investor.gov/CRS which also provides educational materials about investment advisers, broker-dealers and investing.

What investment services and advice can you provide me?

As an SEC registered investment adviser, GIA offers its investment advisory services to retail investors for an ongoing asset-based fee as a percentage of the value of cash and investments in your account(s). Our advisory services include investment management, financial planning, consultations on wealth transfer, estate planning, income taxes, retirement planning, education funding and charitable gifting. If you open an account with our firm, we’ll meet with you to understand your current financial situation, existing resources, goals, and risk tolerance. Based on what we learn, we’ll recommend a portfolio of investments that is continuously monitored through our surveillance systems, and generally rebalanced quarterly based on our view of changes in the macroeconomic environment.

Our accounts are managed on a discretionary basis which means we don’t need to call you when buying or selling in your account. You will sign an investment management agreement giving us this authority. This agreement will remain in place until you or we terminate the relationship. Additional information about our advisory services is located in Item 4 of our Firm Brochure which is available online at www.goodwininvestment.com.

Questions to Ask Us:

- Given my financial situation, why should I choose an advisory account?
- How will you choose investments for my account?
- What is your team’s relevant experience, including education and other qualifications?

What fees and costs will I pay?

Fees and costs affect the value of your account over time. Please ask your adviser to give you personalized information on the fees and costs that you will pay. You will be charged an ongoing asset based fee that is calculated and collected on a quarterly basis based on the value of the investments in your account. On an annualized basis, our fee schedule starts at 1.6% and is reduced as the amount of assets under management increases. We charge a minimum advisory fee of \$387.50 per quarter. Fees vary and are negotiable. Our incentive is to increase the value of your account over time which will increase our pay over time. The advisory fee will be automatically deducted from your account on a quarterly basis.

The broker-dealer (custodian) that holds your assets can charge you a transaction fee when we buy or sell an investment for you. The broker-dealer’s transaction fees are in addition to our advisory fee for our investment advisory service. Some investments, such as mutual funds and exchange traded funds charge additional fees.

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(678) 741-2370

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.

Additional information about our fees is located in Item 5 and Item 7 of our Firm Brochure. Our Firm Brochure is available online at www.goodwininvestment.com.

Questions to Ask Us:

- Help me understand how these fees and costs will affect my investments. If I give you \$100,000 to invest, how much will go to fees and how much will be invested for me?
- How do you determine what fee I will be charged?
- What additional cost should I expect in connection with my account?

What are your legal obligations to me when acting as my investment adviser?

When we act as your investment adviser, we have to act in your best interest and not put our interest ahead of yours. Additional information about potential conflicts of interest can be found in our Firm Brochure under Item 11 which is available online at www.goodwininvestment.com.

How do your financial professionals make money?

The firm's revenue is from the advisory fees we collect from your accounts each quarter. Our financial professionals are employees of the firm and are paid a quarterly salary. They also receive a portion of the advisory fees that the firm collects from the accounts each adviser manages.

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

No, our firm and/or financial professionals do not have any legal and disciplinary history over the preceding 10 year review period. Visit Investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.adviserinfo.sec.gov by searching CRD #131193. You may also contact our firm at (678) 741-2370 and talk to any one of our investment professionals or support staff.

Questions to Ask Us:

- 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?

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