

# Form CRS

A Summary of Your Advisory Relationship with Goodwin Investment Advisory, LLC

June 27, 2024

## Item 1 - 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](http://www.investor.gov/CRS) which also provides educational materials about investment advisers, broker-dealers and investing.

## Item 2 - Relationships And Services

### 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. We generally invest Client's cash balances in money market funds, FDIC Insured Certificates of Deposit. In most cases, at least a partial cash balance will be maintained in a money market account so that our firm may debit advisory fees for our services related to this service. 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. Dynamic Financial Planning is available free of charge for households with at least \$300,000 of assets under management with our firm. GIA offers hourly financial consulting that addresses one or more areas of a client's financial situation.

#### 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?

[For More Information Refer To Our Firm's Adv Part 2A Brochure - Item 4, 7, 8, 13 & 16](#)

## Item 3 - Fees, Costs, Conflicts, And Standard Of Conduct

### What Fees 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 1.60% and is reduced as the amount of assets under management increases. We charge a minimum advisory fee of \$1,000 per quarter or \$333 a month. Fees vary and are negotiable at the firm's discretion. The more assets in your advisory account(s), the more you will pay in fees, and therefore, our firm has an incentive to encourage you to increase the assets in your account(s). Your custodian may charge transaction costs, custodial fees, redemption fees, retirement plan and administrative fees, or commissions. The mutual funds and/or ETFs held in your advisory account(s) will charge management fees and other expenses. The advisory fee will be automatically deducted from your account on a quarterly basis. Fees for financial consulting are \$375/hour, paid half up front and half at the end. Please make sure you understand what fees and costs you are paying.

#### 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?

[For More Information Refer To Our Firm's Adv Part 2A Brochure - Item 5](#)

### 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. 1) Asset-based fees present a conflict because our Firm is incentivized by encouraging you to invest additional funds in your advisory accounts. Asset-based fee compensation also poses a conflict when: a) Advising you to rollover a 401(k) balance, when equivalent and less costly options are available if funds are left with the employer's fund manager. b) Advising you to take a margin position in your managed account and charging fees on the margin balance. 2) Our firm allows our Financial Professionals to invest in the same securities as you; therefore, our Financial Professionals may have an incentive to favor their personal accounts over your advisory account. 3) Lastly, some of the products, services and other benefits provided by your custodians are used in servicing all of our Firm's advisory accounts and therefore may not directly benefit your advisory account. If you have questions about whether any of these situations could apply to your investments, ask your Financial Professional.

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**Questions To Ask Your Financial Professional:**

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

[For More Information Refer To Our Firm's Adv Part 2A Brochure - Item 5, 10, 11, 12 & 14](#)

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**How Do Your Financial Professionals Make Money?**

Our Financial Professionals are paid a fixed salary as well as a bonus based on the amount of assets they service, the amount of time spent, and the complexity required to meet the client's needs. They also receive a portion of the advisory fees that the firm collects from the accounts each adviser manages.

While some of our Firm's Financial Professionals are engaged in outside business activities, we are required to disclose material outside business activities and any conflict it may pose to you. Our Firm supervises the business activities of our Financial Professionals through our compliance program. All Financial Professionals are required to follow a Code of Conduct to mitigate any conflicts to you.

[For More Information Refer To Our Firm's Adv Part 2A Brochure - Item 5, 10, 11, 12 & 14](#)

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**Item 4 - Disciplinary History**

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

No. Visit [Investor.gov/CRS](https://www.investor.gov/crs) for a free and simple search tool to research us and our financial professionals.

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**Questions To Ask Your Financial Professional:**

- As a Financial Professional, do you have any disciplinary history? For what type of conduct?

[For More Information Refer To Our Firm's Adv Part 2A Brochure - Item 9](#)

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**Item 5 - Additional Information**

For additional information about our investment advisory services visit the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov). Our firm's IARD number is: 131193 You may also contact us directly for up-to-date information and to request a copy of the relationship summary at: 678-741-2370.

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**Questions To Ask Your Financial Professional:**

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

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**Material Changes Since Last Filing**

June 27, 2024: Our hourly fee for financial consulting was increased from \$275 to \$375.

March 1, 2024: The firm updated Form CRS for Annual Amendment. There are no material changes to report.

March 28, 2023: The firm updated to include managing cash balances. Our hourly fee was reduced from \$295 an hour to \$275 an hour.