

Global View Investment Advisors

Client Relationship Summary (CRS)

March 6, 2020

1. Introduction: Who is Global View?

Global View (Global View) Investment Advisors is an Investment Adviser registered with the US Securities and Exchange Commission. Global View provides true fee-only investment advisory services. Global View does **not** provide brokerage services.

Fees paid to Investment Advisors and Brokerage companies are different. Free and simple tools are available to research investment firms and financial professionals at www.investor.gov/CRS. Investor.gov/CRS also provides educational materials about broker dealers, investment advisors, and investing in general.

2. What Investment Advice and Services can you provide me?

Global View can provide you investment advisory and financial planning services. You will have investment accounts at firms like Charles Schwab, T.D. Ameritrade, or Interactive Brokers. We seek the safest, lowest cost, and best service brokerage relationships for our clients, and we are not compensated by brokerage custodians. You may provide discretion to Global View for managing your accounts, and most clients do. When you give us discretion, Global View will select investments we believe best (including our in-house stock portfolio) for your risk tolerance and goals. We will regularly monitor accounts and investments that we advise as part of our standard service. Each client maintains the ultimate decision about investment choices. Global View's discretionary authority will be revoked if you request discretion to end, if you submit a transfer request.

You may also provide us access to monitor and advise other accounts, like your company 401ks, variable annuities held at insurance companies, and college education accounts. If you would like to retain the authority to make the ultimate decision regarding purchase or sale of securities, then you can set these accounts up as non-discretionary.

For more detailed information regarding our services, please reference Global View's Form ADV Part 2A Brochure. The Global View Brochure is accessible at Global View's website: <https://globalviewinv.com/wp-content/uploads/2019/02/Form-ADV-II-Brochure-2019.pdf>. You may also request a physical or electronic copy that we will happily provide.

You can hire Global View for all financial planning services including retirement planning, tax planning, and estate planning. Based on your goals and risk, we can help you decide when to retire, when to take social security, and how much you can expect in annual income. We can also help you pursue the best income tax avoidance strategy and make sure you structure your accounts and documents to best benefit your future survivors. (already covered in first sentence)

Due to the complexity of managing some accounts, we may have account minimums. Our account minimum for the in-house stock portfolio is \$250,000, and only available ~~only~~ to clients with at least \$1,000,000 in assets, unless the specific situation calls for the minimum to be waived.

Should you choose an investment advisory service? Yes, if you believe your investing outcome will be better by choosing the advisory service, than it would be if pursued investing goals on your own. You may choose us because we are dedicated to put you first and avoid possible conflicts of interest. Global View advisors employs a team of Certified Financial Planners™. Our advisors are all college educated and keep up to date on current economic, investment, and financial planning issues working. Where we cannot do the research in-house, we purchase outside research.

3. What fees will I pay?

After you hire Global View, you will pay an agreed to percentage of assets we manage. For majority of clients, the fee is 1% of managed assets per year, unless you meet other thresholds. These fees are charged ¼% of the fee at the beginning of every calendar quarter. You will also pay incidental planning fees for highly complex services, if necessary and agreed to up front. We may charge up to 1.25% of assets in certain special situations.

It is important that you understand the fees and costs you incur. We use investments including mutual funds and exchange traded funds. These investments have their own fees that the investment funds collect from you. The custodian that houses your account may also charge transaction fees for buying and selling. Currently the fee for equity trades is \$0 and Institutional Share Class mutual funds is \$30 at the most expensive custodian. Global View does not receive any compensation from outside investment managers; including investment fund managers, custodians, insurance companies, or any other source (other than the occasional meal served at in person due diligence meetings). Global View does not accept paid travel or other gifts in order to avoid the unconscious need to reciprocate. Global View will make more money from managing your account as the amount of money we manage becomes larger, and this could create a conflict of interest as we advise you on where to allocate your assets.

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?

Global View acts as your investment advisor. We are fiduciaries. This means we have a legal obligation to put your interests first. Because we do not receive compensation from outside entities, like brokerage firms, insurance companies, or investment providers and mutual funds, we do not have a conflict of interest with those companies. However, like all investment advisers we believe we can do a better job getting you results than you would on your own. For this reason, our sole conflict of interest is to manage more investment assets. If you find, later in our relationship, you do not agree with this, you may terminate your relationship with Global View and have relevant fees rebated.

Our investment adviser representatives own many of the same investments as our clients and may have interests in other private business interests that are not in conflict with our clients. For example, we may passively own private business interests or have an active role in management of another firm if not in conflict with our clients. One investment adviser representative is also compensated for providing legal services, not in conflict with our clients.

Global View receives referrals from TD Ameritrade on occasion. The fact that we receive referrals occasionally could create a conflict of interest as we choose the custodian to recommend.

How do your financial professionals make money?

Global View is compensated by direct, transparent payments from clients. Each client agrees to the fee rate for service, and the fees are how Global View Investment Advisors employees are paid. Clients may ask for a summary of fees charged, or view their fees on investment account statements.

Unlike most other firms, including retail brokerage firms and many “fee-only investment advisory firms,” Global View advisers are NOT compensated by commissions, bonuses, or revenue sharing agreements. The partners of Global View receive a salary and distribution of profits based on percentage of company ownership. Advisors receive compensation based on advisory fees paid on client relationships they oversee.

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

No. Global View and its advisors *do not* have a disciplinary history. Please use the following search tool to see if any firm or advisor representatives have a disciplinary history: <https://adviserinfo.sec.gov/>.

5. Additional Information

If you would like an updated CRS, you can call our Chief Compliance Officer Adam Wiles at 864-272-0818 or visit our website: www.globalviewinv.com/crs. Adam can also address any concerns you have about how Global Advisors employees interact with clients or you.