

# Global View Investment Advisors

## Client Relationship Summary (CRS)

November 16, 2021

### 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.

Brokerage and investment advisory services and fees differ, and it is important for the retail investor to understand the differences. Free and simple tools are available to research investment firms and financial professionals at [www.investor.gov/CRS](http://www.investor.gov/CRS). [Investor.gov/CRS](http://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, and BNY Mellon-Pershing. 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 (at least quarterly) and investments (at least monthly), 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.

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 to clients with at least \$1,000,000 in assets, unless the specific situation calls for the minimum to be waived.

*Given my financial situation, should I choose an investment advisory service? Why or Why Not?* 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. *How will you choose investments to recommend to me?* We will choose the investments we recommend based on your personal needs and desires as a client. Also based on the characteristics of each recommended investment, along with our assessment of the investments abilities. *What is your relevant experience, including your licenses, education, and other qualifications? What do these qualifications mean?* Our advisors are all college educated and keep up to date on current economic, investment, and financial planning issues. Global View employs a team of Certified Financial Planners™, plus other licensed employees. Each advisor has worked in the financial industry for 8+ years or more.

### 3. What fees will I pay?

*You will pay fees whether you make money or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time.* 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. *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?* Global View's fee would be \$100 per year for a \$10,000 investment. 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 \$25 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?***

*When we act as your investment advisor we have to act in your best interest and not put our interest ahead of yours (act as a Fiduciary). At the same time, the way we make money creates some conflict of interest 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.* We do not receive compensation from outside entities, like brokerage firms, insurance companies, or etc. We do have financial incentive to manage clients assets in order to generate our management fees. *How might your conflict of interest affect me, and how will you address them?* Like many investment advisers we believe we can do a better job getting you results than you would on your own. For this reason, our primary conflict of interest is to manage more your investment assets, which means that we have the incentive to recommend you use our service versus other alternatives. We will disclose and discuss this conflict so that we all understand its impact. If you find, later in our relationship, you do not agree with this recommendation, 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.

***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. Advisers receive compensation based on advisory fees paid on client relationships they oversee.

*As a financial professional, do you have any disciplinary history? For what type of conduct?* Global View's advisers are completely free of any disciplinary history. However, Matt Crider (IAR) received a filed disclosure while at his previous employer, but it did not result in disciplinary actions from any regulatory body. The disclosure event was not connected to any client interaction, but was about the use of company discounts to purchase personal computers. Please ask us for more information if interested. Also, please use the following search tool to see if any firm or advisor representatives have a disciplinary history: <https://adviserinfo.sec.gov/>.

***4. 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](http://www.globalviewinv.com/crs). *Who is my primary contact person? Is he or she a representative of an investment advisor or broker-dealer? Who can I talk to if I have concerns about how this person is treating me?* Your primary contact person will be made known via early meetings and will be an Investment Advisor Representative. If you have concerns about your contact, then Adam Wiles may be contacted to address your concerns about how Global View employees interact with you. Contact info: 864-272-0818 or [adam@globalviewinv.com](mailto:adam@globalviewinv.com).