

Item 1. Introduction

Columbus Investment Advisory, Inc. (CIA) is an investment advisory registered with the Securities and Exchange Commission. We believe it is important for you, the investor to understand how advisory and brokerage services and fees differ in order to determine which type of account is right for you. Free and simple tools are available to research firms and financial professionals at www.investor.gov/CRS which also provides educational materials about investment advisors, broker-dealers and investing.

Item 2. Relationships & Services

What investment services and advice can you provide me?

As an SEC registered investment advisor, CIA offers its investment advisory services to individual investors, including trusts, retirement accounts and separately managed accounts. This service incorporates an investment discipline consisting of individual stocks, corporate and municipal bonds along with some mutual funds and exchange traded funds. Our services are generally limited to these types of investment vehicles. 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 the information provided, we'll recommend a portfolio of investments that we monitor on an ongoing basis and are reviewed with you multiple times each year. These meetings allow us collectively to communicate any changes that may need to take place along with a review of stated goals and objectives.

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 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 Form ADV Firm Brochure.

Conversation Starters:

Given my financial situation, should I choose an investment advisory firm? Why or why not?

How will you choose investments for me?

What is your relevant experience, including your licenses, education and other qualifications?

What do those qualifications mean?

Item 3. Fees, Costs, Conflicts and Standard of Conduct

What fees will I pay?

Fees affect the value of your account over time. You will be charged an asset-based fee that is dependent on the value of the assets we manage. The fee is based on the value of the investments in your account at the end of a monthly period. Our incentive is to increase the value of your account over time which will increase our fees over time. You will receive an invoice each quarter detailing the fee.

Columbus Investment Advisory	
Account	Fee %
1%	First \$1,000,000
0.60%	Next \$1,500,000
0.50%	Next \$2,500,000
0.35%	Next \$5,000,000
Negotiable	Over \$10,000,000

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. You could also pay charges imposed by the broker-dealer holding your accounts for certain investments, SEC fees, wire fees, foreign fees and taxes and maintaining your account. Some investments, such as mutual funds and exchange traded funds charge additional fees that will affect the value of your investments. Additional information about our fees is located in Item 5 of our Firm Brochure. When we act as your investment advisor, we have a fiduciary duty to place the interest of our clients ahead of our own and the firm. Additional information about our conflicts of interest can be found in our Firm Brochure under Item 11.

How do your financial professionals make money?

The firm's revenue is from the advisory fees we collect from managing your assets. Our financial professionals are employees of the firm and are compensated via salary and benefits.

Conversation Starters:

Help me understand how these fees will affect my investment?

If I give you \$10,000 to invest, how much will go to fees and how much will be invested for me?

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

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

How does your firm make money and what conflicts of interest do you have?

Item 4. Disciplinary History**Do you or your financial professionals have legal or disciplinary history?**

No, our firm and our financial professionals do not have any legal or disciplinary history. Please visit www.investor.gov/CRS for a free and simple search tool to research our firm and our financial professionals.

Conversation Starters:

As a financial professional, do you have any discipline history? For what type of conduct?

Item 5. Additional Information

You can find additional information about our firm's investment advisory services on the SEC's website at www.advisorinfo.sec.gov by searching CRD # 104595. You may also contact our firm at (614) 882-1418 and talk with any 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 advisor or a broker-dealer?

Who can I talk to if I have concerns about how this person is treating me?