

AssetBuilder Form CRS (Customer Relationship Summary)

November 12, 2024

Introduction

AssetBuilder is registered with the Securities and Exchange Commission (SEC) as an investment adviser. Brokerage and investment advisory services and fees differ, and it is important for you to understand these differences. Free and simple tools are available to research firms and financial professionals at Investor.gov/CRS, which also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

We offer investment advisory services to retail investors having an account minimum of \$350,000. If you open an advisory account, you will pay an on-going asset-based fee at the beginning of each month for the previous month for our services. The fee is based upon the value of your assets held during the previous calendar month. The fee amount may be adjusted according to cash flows in and out of the account during the fee cycle. We offer portfolio management, financial planning, retirement planning, and tax planning. We will discuss your investment goals and invest your funds in an appropriate risk-managed portfolio comprised of mutual funds, ETFs and cash investments. We will have ongoing and continuous discretionary authority that allows us to buy and sell investments in your account without asking you in advance in accordance with the Investment Policy Statement. Our investment advice will cover a limited selection of investments. Other firms could provide advice on a wider range of choices.

For additional information, please see our Form ADV, Part 2A brochure (Items 3, 6, 15)

Conversation Starters. (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?**

What fees will I pay?

We offer our services on a fee basis. We charge a fixed or hourly fee for financial planning and investment consulting and a fee based upon assets under management for investment management. For ongoing Investment management, an ongoing asset-based fee will be deducted from your account on a monthly basis. This fee reduces the value of your account. Our management fees vary depending on the amount of assets under management.

Mutual Funds and ETFs impose additional fees (expense ratio) that will reduce the value of your investment over time. You will pay a transaction fee (trade costs) when we buy and sell an investment for you. You will pay fees and costs whether you make or lose money on your investments. The more assets you have, including cash, the more you will pay us. We therefore have an incentive to increase the assets in your account. You pay our fee monthly even if no transactions are made.

For additional information, please see Form ADV, Part 2A brochure (Item 4)

Conversation Starters. (Ask your financial professional):

- **Do the math for me. How much would I pay per year if I give you \$100,000 to invest? What would make those fees more or less? Are there any additional costs I could expect in connection with my account?**

What are your legal obligations to me when acting as my Investment Advisor?

We are held to a fiduciary standard that covers our entire investment advisory relationship with you. We have to act in your best interest and not put our interest ahead of yours. For example, we are required to monitor your portfolio, investment strategy, and investments on an ongoing basis. Our interests can conflict with your interests. We must eliminate these conflicts or tell you about them in a way you can understand, so that you can decide whether or not to agree to them.

For additional information, please see Form ADV, Part 2A brochure (Item 10)

Conversation Starters. (Ask your financial professional):

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

How do your financial professionals make money?

All of our financial professionals are compensated with salary and employment benefits such as medical insurance and paid-time-off. No employees receive any compensation based on the amount of client assets they service, products sold, and/or product commissions.

For additional information, please see Form ADV, Part 2A brochure (Item 9)

Conversation Starters. (Ask your financial professional):

- **How do your financial professionals make money?**

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

Neither our firm nor any of our financial professionals have legal or disciplinary history. Go to [Investor.gov/CRS](https://www.investor.gov/CRS) for free and simple search tool to research your financial professionals.

For additional information, please see Form ADV, Part 2A brochure (Item 8)

Conversation Starters. (Ask your financial professional):

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

Additional Information

We encourage you to seek out additional information.

For additional information, see our Form ADV brochure on IAPD (adviserinfo.sec.gov), on [Investor.gov](https://investor.gov), or on our website (assetbuilder.com). If you would like additional, up-to-date information or a copy of this disclosure, please call 972-535-4040.

To report a problem to the SEC, visit [Investor.gov](https://investor.gov) or call the SEC's toll-free investor assistance line at 800-732-0330.

Conversation Starters. (Ask your financial professional):

- **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?**