

Global Investment Advisory LLC

Client Relationship Summary Effective September 11, 2024

Global Investment Advisory LLC (Global IA) is an investment adviser registered with the Securities and Exchange Commission. *Investment Advisory services and fees differ from those of a broker dealer's services and fees. As a retail investor, it's important to understand the differences.* This document gives you a summary of the types of services and fees we offer. The SEC offers free and simple tools to research firms and financial professionals at www.investor.gov/CRS. The site also provides educational materials about broker-dealers, investment advisers, and investing.

What investment services and advice can you provide me?

Global Investment Advisory offers advisory services to retail investors inclusive of investment advice, third-party managed investment strategies and financial planning services (your financial situation is assessed, and advice is provided to meet your goals). Recommendations and strategies are in accordance with each client's best interests based on objectives and risk profile. Monitoring: As part of our standard services, our Investment Adviser Representatives will at least annually **monitor** your account through transaction and portfolio reviews, and changes in personal conditions whether they are through retirement, marital status, or economic changes.

Investment Authority:

When Global IA acts as your investment adviser, we use discretionary authority as directed by you as the investor. **Discretionary** authority allows Global IA to supervise and direct your portfolio without prior consultation with you. Global IA is obligated to follow your investment objectives, guidelines, limitations or restrictions you have outlined for accounts.

We limit the types of investments that are recommended since not every type of investment vehicle is needed to create an appropriate portfolio. The minimum to open an account is \$25,000. Please also see our Form ADV Part 2A ("Brochure"), specifically Items 4 and 7, for more information.

Conversation Starters: 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?

Our fees vary depending on the cumulative account assets under management by GIA and are based on a blended tier schedule with a maximum of 2.75% per annum. Fees are negotiable based at the discretion of your Investment Advisor Representative. If you select a third-party manager, your fee will include a third-party manager fee set by the manager, which is paid to them. GIA fees are charged monthly or quarterly, in advance or in arrears.

GIA fees are due even if you do not have any transactions. The advisory fee paid to us generally does not vary based on the type of investments selected. Please also see Items 4, 5, 6, 7 & 8 of our Brochure.

Additional Fee Information: Some investments (e.g., mutual funds, variable annuities, etc.) impose additional fees (e.g., transactional fees and product-level fees) that reduce the value of your investment over time. You will also pay fees to a

custodian that will hold your assets. You will pay fees and costs whether you make or lose money on your investments. Fees and costs will reduce any amount of money you make on your investments over time. Please make sure you understand what fees and costs you are paying. Please also see our Brochure for additional details.

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?

What are your conflicts of interest when acting as my investment adviser? *When we act as your investment adviser, we must 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. As an example, to help you understand, Global IA's management fees are asset-based, the amount of assets in your account affects our advisory fee; the more assets you have in your advisory account, the more you will pay us and thus we have an incentive to encourage you to increase the assets in order to increase our fee.

How do your financial professionals make money? Primarily, Global IA and our financial professionals benefit from the advisory services we provide to you because of the advisory fees we receive from you. This compensation may vary based on different factors, such as those listed above in this Item. Global IA has three affiliated broker dealers: American Global Wealth Management (AGW), Cape Securities, Inc (Cape), First Asset Financial (FAF). Some Global IA representatives are also representatives of AGW and/or Cape. When providing services for the AGW or Cape, representatives receive transaction-based commissions as opposed to an asset-based fees received for services offered through Global IA. ***It is important for you to understand that Investment Advisory and Brokerage fees and commissions differ.*** Our financial professionals also have the ability to receive commissions when clients purchase insurance products purchased through our firm (life, disability, long-term care, and property and casualty). Please also see Item 10 of our Brochure for additional details.

Questions you can ask us about fees and conflicts:

- Help me understand how these fees and cost might affect my investments? If I give you \$10,000 to invest, how much will go to fees and cost, and how will be invested for me?
- How might your conflict of interest affect me and how will you address them?

Disciplinary History

Questions to ask us: As a financial professional, do you have any disciplinary history?

No – Neither the Firm nor our financial professionals have a disciplinary history. We invite you to visit www.investor.gov/CRS for a free and simple search tool to research the Firm and our financial professionals.

Additional Information

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

For additional information on our advisory services, see our **Brochure** available at <https://adviserinfo.sec.gov/firm/brochure/310305> and any individual brochure supplement your representative provides. If you have any questions or concerns, need additional up-to-date, or want another copy of this Client Relationship Summary, then please contact us at 678-583-1120.