

# Disclosure Brochure

March 12, 2021



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This brochure provides information about the qualifications and business practices of Barry Investment Advisors, LLC (hereinafter "BIA" or the "Firm"). If you have any questions about the contents of this brochure, please contact the Firm at (888) 992-8601. The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Additional information about BIA is available on the SEC's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Barry Investment Advisors, LLC is an SEC registered investment adviser. Registration does not imply any level of skill or training.

### **Item 2. Material Changes**

In this Item, Barry Investment Advisors, LLC is required to discuss any material changes that have been made to the brochure since the last annual amendment dated March 20, 2020. The Firm has no changes to disclose in relation to this Item.

## Item 3. Table of Contents

Item 1. Cover Page .....	i
Item 2. Material Changes .....	ii
Item 3. Table of Contents .....	iii
Item 4. Advisory Business .....	4
Item 5. Fees and Compensation .....	6
Item 6. Performance-Based Fees and Side-by-Side Management .....	8
Item 7. Types of Clients .....	9
Item 8. Methods of Analysis, Investment Strategies and Risk of Loss .....	10
Item 9. Disciplinary Information .....	13
Item 10. Other Financial Industry Activities and Affiliations .....	14
Item 11. Code of Ethics .....	15
Item 12. Brokerage Practices .....	16
Item 13. Review of Accounts .....	19
Item 14. Client Referrals and Other Compensation .....	20
Item 15. Custody .....	21
Item 16. Investment Discretion .....	22
Item 17. Voting Client Securities .....	23
Item 18. Financial Information .....	24

## Item 4. Advisory Business

BIA is a personal wealth management firm dedicated to providing financial and investment advice to its clients. BIA believes in a traditional value approach to asset management that begins with a comprehensive investment plan aimed at determining the client's current financial position and developing goals that BIA seeks to help each client achieve.

Prior to engaging BIA to provide investment advisory services, the client is required to enter into one or more written agreements with BIA setting forth the terms and conditions under which BIA renders its services (collectively the "Agreement").

BIA has been in business since November 2007. Patrick J. Barry is the principal owner of BIA.

As of December 31, 2020, BIA had \$ 666,839,248 in assets under management, of which \$ 573,155,610 was managed on a discretionary basis and \$93,683,638 on a non-discretionary basis.

This disclosure brochure describes the business of BIA. Certain sections will also describe the activities of Supervised Persons. Supervised Persons are any of BIA's officers, partners, directors (or other persons occupying a similar status or performing similar functions), or employees, or any other person who provides investment advice on BIA's behalf and is subject to BIA's supervision or control.

### Wealth Management Services

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BIA provides its clients with wealth management services which may include a broad range of comprehensive financial planning services as well as non-discretionary and/or discretionary management of investment portfolios.

BIA provides services through the Barry Investment Advisors, LLC Program (the "Wrap Program"), a wrap fee program. Pursuant to the Wrap Program, BIA provides its wealth management services and arranges for brokerage transactions under a single annualized fee. Participants in the Wrap Program may pay a higher aggregate fee than if investment management and brokerage services are purchased separately. A complete description of the Wrap Program's terms and conditions (including fees) are contained in the Wrap Program's wrap fee brochure.

As described in detail in Item 8 below, BIA primarily allocates clients' investment management assets among individual equity securities, fixed income and cash equivalents in accordance with the investment objectives of the client. BIA also recommends mutual funds, exchange-traded funds ("ETFs") and closed-end funds for niche investment areas or when appropriate for a particular account size.

BIA tailors its advisory services to the individual needs of clients. BIA consults with clients initially and on an ongoing basis to determine risk tolerance, time horizon and other factors that may impact the clients' investment needs. BIA ensures that clients' investments are suitable for their investment needs, goals, objectives and risk tolerance.

Clients are advised to promptly notify BIA if there are changes in their financial situation or investment objectives or if they wish to impose any reasonable restrictions upon BIA's management services.

## Item 5. Fees and Compensation

### Wealth Management Fee

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BIA provides its clients with wealth management services which may include a broad range of comprehensive financial planning services as well as non-discretionary and/or discretionary management of investment portfolios through the Wrap Program. Pursuant to the Wrap Program, BIA provides its wealth management services and arranges for brokerage transactions under a single annualized fee. Participants in the Wrap Program may pay a higher aggregate fee than if investment management and brokerage services are purchased separately. A complete description of the Wrap Program's terms and conditions (including fees) are contained in the Wrap Program's wrap fee brochure.

BIA, in its sole discretion, may charge a lesser annual fee based upon certain criteria (i.e., pre-existing relationships, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, account retention, *pro bono* activities, etc.).

### Fees Charged by Financial Institutions

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As further discussed in response to Item 12 (below), BIA generally recommends that clients utilize the brokerage and clearing services of Fidelity Institutional Wealth Services ("Fidelity") and/or TD Ameritrade Institutional ("TD Ameritrade") for wealth management accounts.

BIA may only implement its recommendations after the client has arranged for and furnished BIA with all information and authorization regarding accounts with appropriate financial institutions. Financial institutions include, but are not limited to, Fidelity, TD Ameritrade any other broker-dealer recommended by BIA, any broker-dealer directed by the client, trust companies, banks etc. (collectively referred to herein as the "Financial Institutions").

Clients incur certain charges imposed by the Financial Institutions and other third parties such as custodial fees, reporting charges, charges imposed directly by a mutual fund or ETF in the account, which shall be disclosed in the fund's prospectus (e.g., fund management fees and other fund expenses), deferred sales charges, odd-lot differentials, transfer taxes, wire transfer and electronic fund fees, and other fees and taxes on brokerage accounts and securities transactions. Additionally, for assets outside of the Wrap Program, if any, clients also incur brokerage commissions and other transaction costs.

Generally, BIA's Agreement and the separate agreement with any Financial Institution authorize BIA to debit the client's account for the amount of BIA's fee and to directly remit that management fee to BIA. Any Financial Institution that serves as a qualified custodian for client accounts has agreed to send a statement to the client, at least quarterly, indicating all amounts disbursed from the account including the amount of management fees paid directly to BIA. Alternatively, clients may elect to have BIA send an invoice for payment.

## **Fees for Management During Partial Quarters of Service**

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For the initial period of wealth management services, the fees shall be calculated on a *pro rata* basis.

The *Agreement* between BIA and the client will continue in effect until terminated by either party pursuant to the terms of the *Agreement*. BIA's fees are prorated through the date of termination and any remaining balance is charged or refunded to the client, as appropriate.

## **Account Additions and Withdrawals**

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Clients may make additions to and withdrawals from their account at any time, subject to BIA's right to terminate an account. Additions may be in cash or securities provided that BIA reserves the right to liquidate any transferred securities or decline to accept particular securities into a client's account. BIA consults with its clients about the options and ramifications of transferring securities as appropriate. However, clients are advised that when transferred securities are liquidated, they are subject to transaction fees, fees assessed at the mutual fund level (i.e. contingent deferred sales charge) and/or tax ramifications.

If assets are deposited into or withdrawn from an account after the inception of a quarter, the fee payable with respect to such assets will not be adjusted or prorated based on the number of days remaining in the quarter.

Clients are advised that a conflict of interest exists for BIA to recommend that clients engage BIA for additional services for compensation, including rolling over retirement accounts or moving other assets to the BIA's management. Clients retain absolute discretion over all decisions regarding engaging BIA and are under no obligation to act upon any of the recommendations.

### **Item 6. Performance-Based Fees and Side-by-Side Management**

BIA does not provide any services for performance-based fees. Performance-based fees are those based on a share of capital gains on or capital appreciation of the assets of a client.



### Item 7. Types of Clients

BIA provides its services to individuals, pension and profit sharing plans, trusts and estates.

#### **Minimum Account Size**

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As a condition for starting and maintaining a relationship, BIA generally imposes a minimum portfolio size of \$1,000,000. BIA, in its sole discretion, may accept clients with smaller portfolios based upon certain criteria including pre-existing relationships, anticipated future additional assets, dollar amount of assets to be managed, related accounts, account composition, account retention, and *pro bono* activities. BIA shall only accept clients with less than the minimum portfolio size if, in the sole opinion of BIA, the smaller portfolio size will not cause a substantial increase of investment risk beyond the client's identified risk tolerance. BIA may aggregate the portfolios of family members to meet the minimum portfolio size.

### **Item 8. Methods of Analysis, Investment Strategies and Risk of Loss**

Clients are advised in accordance with their needs and goals, with resources generally allocated among equities, fixed income and cash equivalents.

Before considering a client's investment needs, BIA begins with a comprehensive financial analysis. This analysis allows BIA to identify each client's personal financial goals. In the analysis, BIA addresses a range of topics including net worth, tax reduction, education funding, retirement and estate planning, and income and asset protection. BIA also examines investment tax implications, proper titling of assets for estate purposes, and the client's ability to achieve their desired retirement lifestyle.

BIA assesses the client's goals, evaluates their current position and then plans and implements a financial strategy. As part of this process, BIA also determines the client's sensitivity to risk. The goal of the portfolio is to meet the client's long-term financial needs.

BIA's investment approach is best described as Balanced Global Value. Balanced refers to the combining of equities, fixed income and cash. By Global, BIA means that it includes international as well as domestic securities in client portfolios. Value refers to an equity selection technique that follows the traditional Graham and Dodd approach focused on what BIA believes to be quality companies priced favorable relative to earnings and book values.

The mix or asset allocation of a client household portfolio is determined by comparing current market valuations to historical averages. BIA compares the price earnings (P/E) ratio of the Standard and Poor's 500 Index to its historical average for equity exposure. The fixed income segment compares today's long-term United States Treasury rates to its long-term average. For example, when broad stock market valuations are high, BIA's recommended exposure is low. Occasionally, under certain market conditions BIA will recommend a high allocation to cash. Asset allocations are further influenced by the client's investment objective: Conservative Growth, Moderate Growth or Growth.

To select an investment, BIA employs a database of 60,000 global companies. Screens are performed using value based parameters such as financial strength, favorable price and book value ratios. A draft list is compiled with advisor bias applied to eliminate companies, industries, or countries with perceived negative factors. BIA seeks to use the experience from its investing history to further refine its buy list. Respected value investor publications are included in BIA's analysis as well. Client sensitivity to ownership of certain investments is also a factor that is considered.

BIA may also recommend mutual funds, ETFs and closed-end funds for niche investment areas or when appropriate for a particular account size.

## Risk of Loss

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### *Market Risks*

The profitability of a significant portion of BIA's recommendations may depend to a great extent upon correctly assessing the future course of price movements of stocks and bonds. There can be no assurance that BIA will be able to predict those price movements accurately.

### *Volatility Risks*

The prices and values of investments can be highly volatile, and are influenced by, among other things, interest rates, general economic conditions, the condition of the financial markets, the financial condition of the issuers of such assets, changing supply and demand relationships, and programs and policies of governments.

### *Cash Management Risks*

The Firm may invest some of a client's assets temporarily in money market funds or other similar types of investments, during which time an advisory account may be prevented from achieving its investment objective.

### *Equity-Related Securities and Instruments*

The Firm may take long and short positions in common stocks of U.S. and non-U.S. issuers traded on national securities exchanges and over-the-counter markets. The value of equity securities varies in response to many factors. These factors include, without limitation, factors specific to an issuer and factors specific to the industry in which the issuer participates. Individual companies may report poor results or be negatively affected by industry and/or economic trends and developments, and the stock prices of such companies may suffer a decline in response. In addition, equity securities are subject to stock risk, which is the risk that stock prices historically rise and fall in periodic cycles. U.S. and non-U.S. stock markets have experienced periods of substantial price volatility in the past and may do so again in the future. In addition, investments in small-capitalization, mid-capitalization and financially distressed companies may be subject to more abrupt or erratic price movements and may lack sufficient market liquidity, and these issuers often face greater business risks.

### *Fixed Income Securities*

Fixed income securities are subject to the risk of the issuer's or a guarantor's inability to meet principal and interest payments on its obligations and to price volatility.

### *Mutual Funds and ETFs*

An investment in a mutual fund or ETF involves risk, including the loss of principal. Mutual funds and ETFs are subject to secondary market trading risks. Shares of mutual funds and ETFs will be listed for trading on an exchange, however, there can be no guarantee that an active trading market for such

shares will develop or continue. There can be no guarantee that a mutual funds' and ETFs' exchange listing or ability to trade its shares will continue or remain unchanged.

Investing in securities involves the risk of loss. Clients should be prepared to bear such loss.

### **Item 9. Disciplinary Information**

BIA is required to disclose the facts of any legal or disciplinary events that are material to a client's evaluation of its advisory business or the integrity of management. BIA does not have any required disclosures to this Item.

## **Item 10. Other Financial Industry Activities and Affiliations**

BIA is required to disclose any relationship or arrangement that is material to its advisory business or to its clients with certain related persons. The Firm has nothing to report in response to this item.

## Item 11. Code of Ethics

BIA has adopted a code of ethics in compliance with applicable securities laws (“Code of Ethics”) that sets forth the standards of conduct expected of certain persons associated with BIA (“associated persons”). The Code of Ethics contains written policies reasonably designed to prevent the unlawful use of material non-public information by BIA or any of its associated persons. The Code of Ethics also requires that certain of BIA’s personnel (called “Access Persons”) report their personal securities holdings and transactions and obtain pre-approval of certain investments such as initial public offerings and limited offerings.

BIA and its associated persons are permitted to buy or sell securities that it also recommends to clients consistent with BIA’s policies and procedures. Unless specifically permitted in BIA’s Code of Ethics, none of BIA’s Access Persons may effect for themselves or for their immediate family (i.e., spouse, minor children, and adults living in the same household as the Access Person) any transactions in a security which is being actively purchased or sold, or is being considered for purchase or sale, on behalf of any of BIA’s clients.

When BIA is purchasing or considering for purchase any security on behalf of a client, no *Access Person* may effect a transaction in that security prior to the completion of the purchase or until a decision has been made not to purchase such security. Similarly, when BIA is selling or considering the sale of any security on behalf of a client, no Access Person may effect a transaction in that security prior to the completion of the sale or until a decision has been made not to sell such security. These requirements are not applicable to: (i) direct obligations of the Government of the United States; (ii) money market instruments, bankers’ acceptances, bank certificates of deposit, commercial paper, repurchase agreements and other high quality short-term debt instruments, including repurchase agreements; (iii) shares issued by open-end mutual funds or money market funds; and (iv) shares issued by unit investment trusts that are invested exclusively in one or more open-end mutual funds.

Clients and prospective clients may contact BIA to request a copy of its *Code of Ethics*.

## Item 12. Brokerage Practices

As discussed above, in Item 5, BIA generally recommends that clients utilize the brokerage and clearing services of Fidelity and/or TD Ameritrade.

Factors which BIA considers in recommending Fidelity, TD Ameritrade, or any other broker-dealer to clients include their respective financial strength, reputation, execution, pricing, research and service. Fidelity and TD Ameritrade enable BIA to obtain many mutual funds without transaction charges and other securities at nominal transaction charges. The commissions and/or transaction fees charged by Fidelity and TD Ameritrade may be higher or lower than those charged by other Financial Institutions.

The commissions paid by BIA's clients comply with BIA's duty to obtain "best execution." Clients may pay commissions that are higher than another qualified Financial Institution might charge to effect the same transaction where BIA determines that the commissions are reasonable in relation to the value of the brokerage and research services received. In seeking best execution, the determinative factor is not the lowest possible cost, but whether the transaction represents the best qualitative execution, taking into consideration the full range of a Financial Institution's services, including among others, the value of research provided, execution capability, commission rates, and responsiveness. BIA seeks competitive rates but may not necessarily obtain the lowest possible commission rates for client transactions.

BIA periodically and systematically reviews its policies and procedures regarding its recommendation of Financial Institutions in light of its duty to obtain best execution.

The client may direct BIA in writing to use a particular Financial Institution to execute some or all transactions for the client. In that case, the client will negotiate terms and arrangements for the account with that Financial Institution, and BIA will not seek better execution services or prices from other Financial Institutions or be able to "batch" client transactions for execution through other Financial Institutions with orders for other accounts managed by BIA (as described below). As a result, the client may pay higher commissions or other transaction costs or greater spreads, or receive less favorable net prices, on transactions for the account than would otherwise be the case. Subject to its duty of best execution, BIA may decline a client's request to direct brokerage if, in BIA's sole discretion, such directed brokerage arrangements would result in additional operational difficulties.

Transactions for each client generally will be effected independently, unless BIA decides to purchase or sell the same securities for several clients at approximately the same time. BIA may (but is not obligated to) combine or "batch" such orders to obtain best execution, to negotiate more favorable commission rates, or to allocate equitably among BIA's clients differences in prices and commissions or other transaction costs that might have been obtained had such orders been placed independently. Under this procedure, transactions will generally be averaged as to price and allocated among BIA's clients pro rata to the purchase and sale orders placed for each client on any given day. To the extent that BIA determines to aggregate client orders for the purchase or sale of securities, including securities in which BIA's *Supervised Persons* may invest, BIA shall do so in accordance with applicable rules promulgated



under the Advisers Act and no-action guidance provided by the staff of the U.S. Securities and Exchange Commission. BIA shall not receive any additional compensation or remuneration as a result of the aggregation. In the event that BIA determines that a prorated allocation is not appropriate under the particular circumstances, the allocation will be made based upon other relevant factors, which may include: (i) when only a small percentage of the order is executed, shares will be allocated to the account with the smallest order or the smallest position or to an account that is out of line with respect to security or sector weightings relative to other portfolios, with similar mandates; (ii) allocations may be given to one account when such account has limitations in its investment guidelines which prohibit it from purchasing other securities which are expected to produce similar investment results and can be purchased by other accounts; (iii) if an account reaches an investment guideline limit and cannot participate in an allocation, shares will be reallocated to other accounts (this may be due to unforeseen changes in an account's assets after an order is placed); (iv) with respect to sale allocations, allocations will be given to accounts low in cash; (v) in cases when a pro rata allocation of a potential execution would result in a *de minimis* allocation in one or more accounts, BIA will exclude the account(s) from the allocation; the transactions will be executed on a pro rata basis among the remaining accounts; or (vi) in cases where a small proportion of an order is executed in all accounts, shares will be allocated to one or more accounts on a random basis.

Consistent with obtaining best execution, brokerage transactions may be directed to certain broker-dealers in return for investment research products and/or services which assist BIA in its investment decision-making process. Such research generally will be used to service all of BIA's clients, but brokerage commissions paid by one client may be used to pay for research that is not used in managing that client's portfolio. The receipt of investment research products and/or services as well as the allocation of the benefit of such investment research products and/or services poses a conflict of interest because BIA does not have to produce or pay for the products or services.

### **Software and Support Provided by Financial Institutions**

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BIA participates in the TD Ameritrade Institutional program offered through TD Ameritrade Institutional, a division of TD Ameritrade. TD Ameritrade offers BIA services which include custody of securities, trade execution, clearance and settlement transactions. BIA receives some benefits from TD Ameritrade through its participation in the program.

Furthermore, BIA receives from Fidelity and TD Ameritrade, without cost to BIA, computer software and related systems support, which allow BIA to better monitor client accounts maintained at Fidelity and TD Ameritrade. BIA receives the software and related support without cost because BIA renders investment management services to clients that maintain assets at Fidelity and TD Ameritrade. The software and support is not provided in connection with securities transactions of clients (i.e. not "soft dollars"). The software and related systems support may benefit BIA, but not its clients directly. In fulfilling its duties to its clients, BIA endeavors at all times to put the interests of its clients first. Clients should be aware, however, that BIA's receipt of economic benefits from a broker-dealer creates a conflict of interest since

these benefits create an incentive for BIA to choose one broker-dealer over another broker-dealer that does not furnish similar software, systems support, or services.

Through BIA's participation in the TD Ameritrade's institutional customer program, BIA may recommend TD Ameritrade to clients for custody and brokerage services. There is no direct link between BIA's participation in TD Ameritrade's institutional customer program and the investment advice it gives to its clients, although BIA receives economic benefits through its participation in the program that are typically not available to TD Ameritrade retail investors.

Additionally, BIA may receive the following benefits from Fidelity and TD Ameritrade: receipt of duplicate client confirmations and bundled duplicate statements; access to a trading desk that exclusively services its participants; access to block trading which provides the ability to aggregate securities transactions and then allocate the appropriate shares to client accounts; and access to mutual funds with no transaction fees and to certain institutional money managers; and discounts on compliance, marketing, research, technology, and practice management products or services provided to BIA by third party vendors.

These products or services may assist BIA in managing and administering client accounts, including accounts not maintained at TD Ameritrade. Other services made available by TD Ameritrade are intended to help BIA manage and further develop its business enterprise. The benefits received by BIA's participation in TD Ameritrade's institutional customer program do not depend on the amount of brokerage transactions directed to TD Ameritrade. Clients should be aware, however, that the receipt of economic benefits by BIA or its related persons in and of itself creates a potential conflict of interest and may indirectly influence BIA's recommendation of TD Ameritrade for custody and brokerage services.

### Item 13. Review of Accounts

BIA monitors wealth management portfolios as part of an ongoing process. Regular account reviews are conducted on at least a quarterly basis. Telephone, in-person meetings and video conferencing are conducted by a financial planner and/or investment manager team. All wealth management clients are encouraged to discuss their needs, goals, and objectives with BIA and to keep BIA informed of any changes thereto. BIA contacts ongoing wealth management clients at least annually to review its previous services and/or recommendations and to discuss the impact resulting from any changes in the client's financial situation and/or investment objectives. BIA conducts a review on other than a periodic basis when the client requests such a review, the client needs to raise cash, the client makes a deposit into an account, or a block trade is conducted on discretionary accounts (the asset allocation is checked for each account/household).

Unless otherwise agreed upon, clients are provided with transaction confirmation notices and regular summary account statements directly from the broker-dealer or custodian for the client accounts. Clients will also receive a report from BIA that may include such relevant account and/or market-related information such as an inventory of account holdings and account performance.

### Item 14. Client Referrals and Other Compensation

BIA is required to disclose any relationship or arrangement where it receives an economic benefit from a third party (non-client) for providing advisory services. In addition, BIA is required to disclose any direct or indirect compensation that it provides for client referrals.

#### Client Referrals

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If a client is introduced to BIA by an unaffiliated solicitor, a copy of BIA's written disclosure brochure will be provided to the client. In addition, each client that is referred to BIA for compensation will receive disclosure regarding the arrangement either in a separate disclosure statement or in that client's agreement. The disclosure will describe the arrangement between BIA and the unaffiliated solicitor, including the compensation that the unaffiliated solicitor receives from BIA. Any referral fees will not result in any additional charge to the client.

#### Other Compensation

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The Firm receives economic benefits from Fidelity and/or TD Ameritrade. The benefits, conflicts of interest and how they are addressed are discussed above in response to Item 12.

### Item 15. Custody

BIA's Agreement and/or the separate agreement with any Financial Institution may authorize BIA through such Financial Institution to debit the client's account for the amount of BIA's fee and to directly remit that management fee to BIA in accordance with applicable custody rules.

The Financial Institutions that serve as qualified custodian for client accounts have agreed to send a statement to the client, at least quarterly, indicating all amounts disbursed from the account including the amount of management fees paid directly to BIA. In addition, as discussed in Item 13, BIA also sends periodic supplemental reports to clients. Clients should carefully review the statements sent directly by the *Financial Institutions* and compare them to those received from BIA.

### Item 16. Investment Discretion

In most circumstances, BIA is given the authority to exercise discretion on behalf of clients. BIA is considered to exercise investment discretion over a client's account if it can effect and/or direct transactions in client accounts without first seeking their consent. BIA is given this authority through a power-of-attorney included in the agreement between BIA and the client. Clients may request a limitation on this authority (such as certain securities not to be bought or sold). BIA takes discretion over the following activities:

- The securities to be purchased or sold;
- The amount of securities to be purchased or sold; and
- When transactions are made.

### **Item 17. Voting Client Securities**

BIA does not vote client securities on behalf of its clients. Clients receive proxies directly from the Financial Institutions where their assets are custodied, and may contact the Firm using the contact information on the cover of this brochure with questions about any such issuer solicitations.

### **Item 18. Financial Information**

BIA does not require or solicit the prepayment of more than \$1,200 in fees six months or more in advance. In addition, BIA is required to disclose any financial condition that is reasonably likely to impair its ability to meet contractual commitments to clients. BIA has no disclosures pursuant to this Item.





Barry  
Investment Advisors  
*Navigating Your Wealth Through Generations*

Prepared by:



MARKETCOUNSEL®  
*The Adviser's Advisor®*