

**GOSTKOWSKI INVESTMENT ADVISORS, LLC**

**ADV PART2A FIRM BROCHURE**

**DECEMBER 6, 2023**

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**THIS BROCHURE PROVIDES INFORMATION ABOUT THE QUALIFICATIONS AND BUSINESS PRACTICES OF ELIZABETH ANN “LISA” GOSTKOWSKI. IF YOU HAVE ANY QUESTIONS ABOUT THE CONTENTS OF THIS BROCHURE, PLEASE CONTACT US AT**

- [210-232-2815](tel:210-232-2815)
- [GostkowskiInvestmentAdvisors@gmail.com](mailto:GostkowskiInvestmentAdvisors@gmail.com)
- [1522 Thrush Ridge San Antonio, Texas 78248](#)

**THE INFORMATION IN THIS BROCHURE HAS NOT BEEN APPROVED OR VERIFIED BY THE UNITED STATES SECURITIES AND EXCHANGE COMMISSION, SEC, OR BY ANY STATE OR SECURITIES AUTHORITY.**

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**ADDITIONAL INFORMATION ABOUT ELIZABETH ANN “LISA” GOSTKOWSKI IS ALSO AVAILABLE AT THE SEC’S WEBSITE [WWW.ADVISERINFO.SEC.GOV](http://WWW.ADVISERINFO.SEC.GOV).**

## ITEM 2 MATERIAL CHANGES

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This is our initial ADV Part 2 Firm Brochure. Item 2 is not applicable to us at this time.

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## ITEM 4 ADVISORY BUSINESS

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Gostkowski Investment Advisors, LLC was created In November of 2023 to provide tailored financial services to our clients. We offer advice inclusive of

- Financial Planning Services
- Tax Management
- Portfolio Management

Because we offer tailored financial services, our advice will meet each individual client's needs. Clients may impose mutually agreed upon restrictions on investing in certain securities, financial sectors, or types of securities.

We operate as an LLC, in the State of Texas. Elizabeth Ann "Lisa" Gostkowski owns 100% interest in Gostkowski Investment Advisors, LLC.

## ITEM 5 FEES AND COMPENSATION

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Portfolios managed by Elizabeth Ann "Lisa" Gostkowski have the following fee schedule.

- Fee Schedule
  - Relationships up to \$5,000,000/\$5M are charged a flat 0.65%/65 bps.
  - Relationships from \$5M to \$20M are charged a flat 35 bps.
  - Relationships above \$20M are charged a flat 15bps.
- Fees Charged Quarterly and in Arrears

Gostkowski Investment Advisors, LLC fees are negotiable.

Description of Other Fees and Costs – Custodian Fees, Custodian Account Maintenance Fees, Fees related to mutual funds, other transactional and product-level fees may apply.

Method of Payment – GIA, LLC can either deduct fees from a client's account or we call bill clients directly. Frequency is negotiable.

## ITEM 6 PERFORMANCE BASED FEES

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Item 6 is not applicable.

## ITEM 7 TYPES OF CLIENTS

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We provide investment advisory services to Individuals, Trusts, Endowments and Corporations currently. We require three years of prior tax returns and a current Balance Sheet before we will accept any type of client.

## ITEM 8 METHODS OF ANALYSIS, INVESTMENT STRATEGY AND RISK OF LOSS

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Gostkowski Investment Advisors, LLC offers two proprietary products that are tailored to our client's specific investment needs.

- **Hedging Strategy** –Utilizes both stocks and options to hedge and protect currently held large single stock positions. Risk is reduced by utilizing options in this strategy.
- **Income Strategy** – A proprietary stock screen selects equities for our inhouse review. This strategy utilizes a top-down approach. The all-stock portfolio is comprised of high-quality income tilted positions. The goal is to produce risk adjusted returns with a higher dividend stream than the benchmark. Risk is mitigated by diversification of sectors, we do not utilize all sectors, and the % of concentration in a single stock position.

**NOTE:** The above strategies do not engage in frequent trading of portfolios. Most positions are selected to be held for at least 1-year long term treatment for capital gains purposes.

## ITEM 9 DISCIPLINARY INFORMATION

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Item 9 is not applicable. There is none to report.

## ITEM 10 OTHER FINANCIAL INDUSTRY ACTIVITIES AND AFFILIATIONS

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## ITEM 11 CODE OF ETHICS

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Upon request we will provide our Code of Ethics.

Our reputation depends on the environment we create and foster. We are committed to providing a workplace where all can succeed in an ethical environment. We are an equal opportunity employer who strives to support historically underrepresented individuals find success in the industry.

## ITEM 12      BROKERAGE PRACTICES

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Our clients have a choice of brokerage companies to engage. The decision is solely the clients, and they can make this decision based on custodian transactions costs, ancillary custodian fees, and custodian technology services. The brokerage company provides custody services and accounting of client's assets. The custodian is the record keeper for all clients' accounts and the custodian will send monthly statements in addition to our quarterly statements. We encourage our clients to review and compare both statements carefully. At the end of the year, tax forms will be sent from the custodian.

**Research and Other Soft Dollar Benefits** This is not applicable to our firm at this time.

## ITEM 13      REVIEW OF ACCOUNTS

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As part of our advisory services, we review client accounts, tax returns and financial plans. On an annual basis, these documents are automatically reviewed. From time to time, there may be a material change in an asset or due to the volatile nature of a particular asset, we may require that additional in-house reviews of asset are needed. We conduct this service at no additional cost to the client.

The reviews are conducted by Elizabeth Ann "Lisa" Gostkowski.

In addition to the monthly custodian statements, Gostkowski Investment Advisors, LLC will provide their own quarterly statements. These statements will be written and sent electronically or via USPS depending on the client's preference.

## ITEM 14      CLIENT REFERRALS AND OTHER COMPENSATION

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Item 14 is not applicable.

## ITEM 15      CUSTODY

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Our clients have a choice of brokerage companies to engage for custody of their financial assets. The custodian is the record keeper for all clients' accounts and the custodian will send monthly statements in addition to our quarterly statements. We urge our clients to review the custodian's monthly statement to our quarterly statement carefully.

At the end of the year, tax forms will be sent to our clients directly from their respective custodians.

## **ITEM 16 LIMITED INVESTMENT DISCRETION**

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Gostkowski Investment Advisors, LLC accepts a limited power of authority, limited discretionary authority, to direct security trading in client accounts and where authorized to deduct management fees from client accounts.

## **ITEM 17 VOTING CLIENT SECURITIES**

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We do not accept authority to vote client proxies at this time. Clients will receive their proxies directly from custodians and can contact us regarding any questions that they may have regarding their proxies.

## **ITEM 18 FINANCIAL INFORMATION**

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Item 18 is not applicable.

## **ITEM 19 REQUIREMENTS FOR STATE REGISTERED ADVISORS**

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Item 19 is not applicable.

**GOSTKOWSKI INVESTMENT ADVISORS, LLC**

**ADV PART2B FIRM BROCHURE**

**DECEMBER 6, 2023**

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**THIS BROCHURE SUPPLEMENT PROVIDES INFORMATION ABOUT ELIZABETH ANN “LISA” GOSTKOWSKI THAT SUPPLEMENTS THE GOSTKOWSKI INVESTMENT ADVISORS, LLC FIRM BROCHURE. YOU SHOULD HAVE RECEIVED A COPY OF THAT BROCHURE.**

**PLEASE CONTACT ELIZABETH ANN “LISA” GOSTKOWSKI, FOUNDER AND CHIEF COMPLIANCE OFFICER IF YOU DID NOT RECEIVE A COPY OF THE GOSTKOWSKI INVESTMENT ADVISORS, LLC’S BROCHURE OR IF YOU HAVE ANY QUESTIONS ABOUT THE CONTENTS OF THIS SUPPLEMENT.**

- [210-232-2815](tel:210-232-2815)
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## **ITEM 2 EDUCATIONAL BACKGROUND AND BUSINESS EXPERIENCE**

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Elizabeth Ann “Lisa” Gostkowski born in 1976 graduated from

- **Baylor University BA 1999**
- **University of Texas at San Antonio BBA 2003**

Elizabeth Ann “Lisa” Gostkowski has been in the financial services industry since 2003. She has served in various roles in the industry most recently serving as a Senior Vice President, Financial Advisor at CAPTRUST before founding Gostkowski Investment Advisors, LLC in 2013.

## **ITEM 3 DISCIPLINARY INFORMATION**

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Item 3 is not applicable.

## **ITEM 4 OTHER BUSINESS ACTIVITIES**

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Item 4 is not applicable.

## **ITEM 5 ADDITIONAL COMPENSATION**

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Item 5 is not applicable.

## **ITEM 6 SUPERVISION**

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All client communication, paper and or electronic, is recorded and retained. For suitability, all investment advice is given based on ongoing reviews of financial information provided by the client. Our investment advice is given based on the client’s whole financial picture and not a particular investment strategy.

Elizabeth Ann “Lisa” Gostkowski, Founder and Chief Compliance Officer, is responsible for all supervision. She can be reached at 210-232-2815.



## **ITEM 7      REQUIREMENTS FOR STATE-REGISTERED ADVISERS**

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Item 7 is not applicable.