

Gasber Financial Advisors Form CRS Relationship Summary

Which is Right for You?

YOU CHOOSE HOW YOU WANT TO INVEST.

There are different ways you can get help with your investments. You should carefully consider which types of accounts and services are 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 broker-dealers, investment advisers, and investing. We are an investment adviser registered with the Securities and Exchange Commission that offers advisory accounts and services rather than brokerage accounts and services.* This document gives you a summary of the types of services we provide and how you pay. Please ask us for more information. There are some suggested questions to ask us at the end of each section.

WHAT INVESTMENT SERVICES AND ADVICE CAN YOU PROVIDE TO ME?

We offer investment advisory services to retail investors as follows.

- * Asset Management Services
 - ⊖ We offer asset management services where we will provide you advice on a regular basis. We will discuss your investment goals and help you in determining an appropriate level of risk for your portfolio. With a clear understanding of your goals and risk tolerance we will create a written Investment Policy Statement (IPS) that explains our investment strategy and the investments that will be used to implement it. Once invested we monitor your account on a regular basis. We provide a quarterly performance report in addition to the monthly position report provided by your custodian. We offer quarterly, semi-annual or annual meetings by phone or in person.
 - ⊖ We manage your account on a discretionary basis which means we may buy and sell investments without asking you in advance. If we later decide to incorporate an investment that was not discussed in the beginning we will meet with you by phone or in person to explain the investment which you may then decide to add or not add to your portfolio.
 - While there are few limitations to the investments we may offer, our investment advice will of necessity cover a limited selection of investments. Our portfolios are composed of broadly diversified, low cost, institutional asset class or index funds. Other firms could provide advice on a wider range of choices, some of which might have lower costs. We require that you invest at least \$500,000 in aggregate to obtain our asset management services. You will pay an on-going **asset-based fee** at the end of each quarter for our services, based on the value of the cash and investments in your advisory account.
- * Financial Planning Services
 - We offer financial planning services that involve preparing a financial plan for you based on information and documentation provided to us including your financial objectives, risk tolerance, financial resources, family situation, and future financial goals. Upon completion we will meet with you by phone or in person as needed during the six month term of the agreement to revise and refine your plan. You will pay a **fixed fee** for the creation of your financial plan.
 - The plan will include general and specific recommendations.
 - Once we deliver your financial plan we will maintain it for a fixed quarterly fee. You must contact us if you have any significant changes in your financial situation and we will update your plan. Otherwise, we will meet with you by phone or in person at least annually to review and update your plan.

FOR ADDITIONAL INFORMATION, please see our Form ADV Part 2A brochure Items 4, 7 and 13

QUESTIONS TO ASK US:

- ▶ *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?

Fees and costs affect the value of your account over time. The following summarizes the fees and costs you will pay for our advisory services.

- * Asset Management Fees

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?

HOW DO YOUR FINANCIAL PROFESSIONALS MAKE MONEY?

DO YOU HAVE A LEGAL OR DISCIPLINARY HISTORY?

HOW DO I GET ADDITIONAL INFORMATION ABOUT YOUR FIRM AND SERVICES?

- The amount you pay to our firm does not vary based on the type of investments we select on your behalf. Our asset-based fee is deducted directly from your account.
 - Our fees vary and the amount you pay will depend on the dollar value of assets in your account. You will pay a transaction fee to the account custodian when we buy and sell an investment for you.
 - Some investments (such as mutual funds and ETF's) impose additional fees that will reduce the value of your investment over time.
 - The greater the value of your advisory account, including cash, the more you will pay us. Therefore, we have an incentive to increase the value of your account in order to increase our fees. You pay our fee quarterly.
- * Financial Planning Fees
- We charge a fixed fee for the creation of your financial plan that is due 50% at the start, 25% at 45 days and 25% at 90 days. Our fees vary and may be negotiable. The amount you pay will depend on the complexity of your situation and your needs.
 - We charge a fixed fee for the maintenance of your financial plan. The fixed fee is deducted from your investment portfolio on a quarterly basis.

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.

We are held to a fiduciary standard that covers our entire financial and investment advisory relationship with you including the creation and maintenance of your financial plan, monitoring of your portfolio, investment strategy, and investments on an ongoing basis, among other requirements.

When we act as your investment adviser, we have to 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. Here are some examples to help you understand what this means,

- * If you open an advisory account through us we will earn investment advisory fees in addition to the financial planning fees already paid by you.
- * Because our investment advisory fees are calculated as a percentage of the portfolio, we charge clients with different size portfolios different fees for the same investment strategy.

FOR ADDITIONAL INFORMATION, please see our Form ADV Part 2A brochure Items 4, 5, and 10 and any brochure supplement your financial professional provides.

QUESTIONS TO ASK US:

- ▶ *Help me understand how these fees and costs might affect my investments. If I give you \$10,000 to invest, how much will go to fees and costs over the course of a year?*
- ▶ *How might your conflicts of interest affect me, and how will you address them?*

No. Please visit www.investor.gov for a free search tool to research us and our financial professionals.

QUESTIONS TO ASK US:

- ▶ *Do you or your financial professionals have a disciplinary history? For what type of conduct?*

FOR ADDITIONAL INFORMATION ABOUT OUR SERVICES, see our Form ADV brochure on www.adviserinfo.sec.gov/IAPD and www.investor.gov . Call us at 916-985-2594 to request up-to-date information and request a copy of our financial planning agreement and our investment management agreement.

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?*