

Relationship Summary (Form CRS)

November 03, 2020

ITEM I: INTRODUCTION

Financial Symmetry, Inc. is registered with the Securities and Exchange Commission as an Investment Advisor, and we provide investment advisory services rather than brokerage services. Brokerage and investment advisory services and fees differ, and it is important as a retail investor to understand the difference. 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 located within the document. 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.

ITEM II: RELATIONSHIPS AND SERVICES

What investment services and advice can you provide me?

Our firm offers the following advisory services to retail investors:

- o **Financial Planning:** Project based service that includes one or more of the following areas: Goal Planning, Cash Flow Planning, Debt Management, Risk Management, Tax Planning, and Estate Planning.
- o **Continuous Service:** Ongoing and includes annual monitoring and implementation where able for the areas listed in the financial planning service. Account reviews are conducted at least quarterly if goals or employment changes do not cause the need for a review more frequently. If agreed upon beforehand, we can choose to buy and sell without approval for every trade in your account.
- o **Tax Return Preparation**
- o **Small Business 401(k) Advice** – we serve as a Limited-Scope 3(21) Fiduciary Investment Advisor for corporate 401(k) plans and provide counsel and guidance to the Plan, while maintaining a fiduciary standard-of-care.

CONVERSATION STARTER- 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?

ITEM III: FEES, COSTS, CONFLICTS AND COMPENSATION

What fees will I pay?

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. Financial Symmetry, Inc. bills clients in two ways based on the type of agreement:

- 1) Hourly financial planning fees
- 2) Ongoing asset-based fees billed at the end of each quarter

Our fees are disclosed in our Form ADV [Part 1A, Item 5.E. and more fully described in our Form ADV Part 2A, Item 5. Fees may create a conflict of interest described below and in more detail in our Firm's Part 2A.]

Other fees you may pay include transaction fees charged by custodians or operating expenses charged by mutual funds. Financial Symmetry, Inc. does not earn any revenue from these fees.

Additional Information:

You will pay fees and costs whether you make or lose money on your investments. Fees and costs affect the value of your account over time. Please make sure you understand what fees and costs you are paying. For more detailed information about our fees and costs please review our Form ADV, Part 2A brochure (specifically Item 5) which can be found at

www.financialsymmetry.com/our-services/our-fees or <https://www.adviserinfo.sec.gov/IAPD/default.aspx>.

CONVERSATION STARTER- Ask your financial professional:

- How might your conflicts of interest affect me, and how will you address them?
- 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, and how much will be invested for me?

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?

We are obligated by our fiduciary duty to act in your best interest and not put our interest ahead of yours.

We do not make money in any other way than fees paid by our clients associated with the investment management or financial planning services we provide. The way we do make money may create a potential conflict with your interests. For example, when we charge you asset-based fees, more assets in the account will cause you to pay more in fees and therefore we may have an incentive to encourage you to increase the amount of money invested in those accounts. You should understand and ask us about this conflict because it can affect the investment advice we provide you.

For more detailed information about our fees and costs please review our Form ADV, Part 2A brochure (specifically Item 5) which can be found at www.financialsymmetry.com or <https://www.adviserinfo.sec.gov/IAPD/default.aspx>

How do your financial professionals make money?

Our financial advisors are compensated based upon a portion of the revenue their clients pay to the firm. Financial professionals servicing your accounts are compensated on a salary and bonus structure.

ITEM IV: DISCIPLINARY HISTORY

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

No. Visit <http://Investor.gov/CRS> for a free and simple search tool to research our firm and our financial professionals.

CONVERSATION STARTER- Ask your financial professional:

- As a financial professional, do you have any disciplinary history? For what type of conduct?
- Who is my primary contact person? Who can I talk to if I have concerns about how this person is treating me?

Additional Information:

For additional information about our services or to request a copy of the relationship summary, please visit www.financialsymmetry.com, email us at info@financialsymmetry.com or give us a call at (919) 851-8200.