

# Relationship Summary (Form CRS)

March 29, 2023

## 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](https://www.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:

- **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.
- **Wealth Management:** Our continuous advice relationship takes in to account your entire financial situation to help you reach your goals. With this service, we offer annual financial plan updates, cash flow management, tax planning, tax return reviews, continuous investment management, and reviewing your estate plan.
- **Emerging Wealth:** For clients beginning their wealth journey who do not yet need the full suite of services included in Wealth Management. Includes establishing an appropriate asset allocation range and investment strategy with disciplined, ongoing management of your investment portfolio without approval for every trade in your account.
- **Tax Return Preparation:** Individual tax return preparation is available as an additional service for clients under our Wealth Management and Emerging Wealth services.
- **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 three ways based on the type of agreement:

- 1) Hourly or Tiered Flat Financial Planning fees
- 2) Ongoing asset-based fees billed at the end of each quarter
- 3) Hourly or Tiered Flat Tax Preparation fees.

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

### **CONVERSATION STARTER** - Ask your financial professional:

- 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?***

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- The greater the value of your managed portfolio, the more you will pay us in fees. Therefore, we have an incentive for you to have a larger portfolio.

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](http://www.financialsymmetry.com) 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?

### ***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?

### **CONVERSATION STARTER** - Ask your financial professional:

- 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](http://www.financialsymmetry.com), email us at [info@financialsymmetry.com](mailto:info@financialsymmetry.com) or give us a call at (919) 851-8200.