



## Client Relationship Summary

### Introduction

June 20, 2020

The Eideard Group, LLC is registered with the Securities and Exchange Commission as an Investment Advisor located in NH.

Brokerage and investment advisory services and fees differ, and it is important as a retail investor to understand the difference. 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.

### Relationship and Services

#### *What investment services and advice can you provide me?*

We are an investment advisory firm that provides asset management for retail investors with a minimum investment of \$3 million.

We offer third party manager selection and monitoring, portfolio management, and consulting/specialty services and family office services. We offer a broad range of unique specialty family office services that are distinctive to each families' needs, these include: philanthropy planning, tax oversight, inter-generational wealth planning, bill pay, customized financial reporting, and bookkeeping services. Services are customized based on families' individual needs and objectives.

Our investment strategies primarily focus on investments with third party managers. The choice of third party managers depends on your account size, risk tolerance, time horizon, investment philosophy, and your opinion. We continuously monitor investment accounts to ensure compliance with your stated goals and objectives. You can designate Eideard to have discretionary authority (allowing us to make investment decisions on your behalf), or non-discretion authority (where-in we will consult with you prior to executing any investments).

More detailed information regarding our services is provided at [eideardgroup.com](https://eideardgroup.com) and in our Form ADV, Part 2 Brochure, Item 4.

### Fees, Costs, Conflicts, and Standard of Conduct

#### *What Fees will I Pay?*

Our fees for portfolio management and family office services are based upon a percentage of assets under management or advisement and typically range from 0.30% to 0.75%. In addition, we may charge private investment vehicles a performance-based fee which is calculated based on a percentage of the net profits of the entity(s) at the end of each fiscal year. Such fee is typically a percentage above an agreed benchmark, subject to a high water mark provision.

Our fees for standalone Consulting & Specialty Services are at a fixed fee which typically ranges between \$300 to \$500 per hour depending on the complexity of the project.

All fees are charged in advance at the beginning of each quarter. Portfolio management and family office services are based upon the net value of assets under management on the last business day of the previous quarter.

Other fees such as custodian, brokerage, and manager fees will be charged to you directly. 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 cost you are paying. For more information regarding our fees and cost review ADV Part 2A Item 5.

***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?***

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:

- Eideard may accept a performance based fee which create an incentive for us to recommend investments that may be riskier or more speculative than those which would be recommended under a different fee arrangement
- Our relationship with certain custodian gives you additional services at a reduced fees. As the recipients of these benefits this creates an incentive to recommend these custodians.
- Eideard may invest in pooled investment companies with our clients. This could create an incentive for us to favor these accounts because our overall financial interest is more directly tied to the performance of these accounts.

***How might your conflicts of interest affect me, and how will you address them?***

For more information about our conflicts of interest, we recommend reading our ADV Part 2 Brochure.

***How do your financial professionals make money?***

Our financial professionals are compensated by a base salary based on various market factors, skill, and experience of the individual; and a discretionary bonus.

## **Disciplinary History**

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

No.

Visit [Investor.gov/CRS](https://www.investor.gov/CRS) for a free and simple search tool to research our firm and its professionals.

## **Additional Information**

To find additional information about Eideard and request a copy of the most up-to-date relationship summary, please go to [eideardgroup.com](https://eideardgroup.com) or call us at 603-471-9909.

**Conversation starters** – It’s prudent to ask questions of financial professional and to have conversations about relationships and services. Here are some questions to consider asking:

- *“Given my financial situation, should I choose an investment advisory service? Why or why not?”*
- *“How will you choose which investment to recommend to me?”*
- *“What is your relevant experience, including your licenses, education and other qualifications? What do these qualifications*
- *“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?”*
- *“As a financial professional, do you have any disciplinary history? For what type of conduct?”*
- *“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?”*