

**Client Relationship Summary** as of September 23<sup>rd</sup> 2020

Glass Jacobson Investment Advisors, LLC. is registered with the Securities and Exchange Commission as an Investment Adviser. The firm's registration does not imply a certain level of skill or training.

Because brokerage and investment advisory services and fees differ, it is important for you to understand the differences. Free and simple tools are available to research firms and financial professionals at [investor.gov/CRS](https://investor.gov/CRS), which also provides educational materials about broker-dealers, investment advisers, and investing.

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

We typically offer discretionary investment advisory management, financial planning, and ERISA retirement plan accounts to our clients. As part of these services, we will offer you advice on a regular basis, discuss your investment and overall financial goals, design a strategy to help achieve those goals, and regularly monitor your account, meeting with you at least annually. Clients can restrict which securities are used in their accounts. On a limited basis we will provide non-discretionary investment advisory services when requested. Also an automated investment program is available to smaller investors. The Firm does not offer proprietary products or wrap accounts. Our investment committee reviews investment offerings on a quarterly basis; benchmarking, supervising, and monitoring its approved offerings for use in client accounts. *For more information, see Item 4, Item 5, Item 8, Item 10, Item 12 and Item 16 of our Form ADV 2A, available at [glassjacobson.com/crs](https://glassjacobson.com/crs)*

Generally, managed accounts are provided investors with an account minimum of \$250,000, whereas smaller accounts are eligible to utilize the automated investment program. *For more information, see Item 7 of our Form ADV 2A, available at [glassjacobson.com/crs](https://glassjacobson.com/crs)*

**Conversation Starters**

*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:** Our ongoing advisory fee is charged as a percentage of assets in the client account. Typically, the fee is calculated on the account's fair market value as of the quarter end date and charged. Pro-rata billing adjustments are made for new and terminating clients. In some instances, we charge a flat fee, or an hourly fee. Depending on the complexity of a financial planning engagement, the company charges a fixed fee ranging from \$1,200 - \$25,000.

**Costs:** Additional costs that impact your investment returns include transaction fees and mutual fund fees. Therefore, the more you pay in fees the less investment return you will receive.

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*<sup>1</sup>. Please make sure you understand what fees and costs you are paying.

For more information about fees see Item 5 of our [Form ADV 2A](https://glassjacobson.com/crs), available at [glassjacobson.com/crs](https://glassjacobson.com/crs)

**Conversation Starter**

*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?*

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<sup>1</sup> <https://www.investor.gov/introduction-investing/general-resources/news-alerts/alerts-bulletins/investor-bulletins/updated>

***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 must 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.

**Inherent Conflict of Interest:** Because we charge an ongoing asset-based fee, the more assets there are in your account, the more you will pay in fees. Therefore, we have an incentive to encourage you to increase the assets in your accounts with us.

**Non-Exempt Soft Dollars:** The custodians make available to us various products and support services. Some of these services help us manage or administer our clients' accounts, while others help us manage and grow our business. Support services are generally available on an unsolicited basis (we do not have to request them) and at no charge to us. Such products and services benefit's us because we do not have to produce the research or pay for such research, products, or services.

**Conversation Starter**

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

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

Our financial professionals are compensated with salaries based on the following factors:

- a) The amount of client assets they service
- b) The time, complexity, and sophistication required to meet client's needs
- c) A percentage of revenue the firm earns through new business generated by an investment advisor representative

*For more information, see Item5, Item10 and Item12 of our Form ADV 2A, available at [glassjacobson.com/crs](http://glassjacobson.com/crs)*

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

No. For more information please use the free and simple search tool at [Investor.gov/CRS](http://Investor.gov/CRS) to research us and our financial professionals.

**Conversation Starter**

*As a financial professional, do you have any disciplinary history? For what type of conduct?*

***Where can I get more information?***

More information about our investment advisory services is available at <https://www.glassjacobson.com/wealth-management/>

To retrieve a copy of our firm's most recent Client Relationship Summary, Firm Brochure, Brochure supplement, or Privacy Policy please go to [glassjacobson.com/crs](http://glassjacobson.com/crs). You can also request this information by calling us at 410-356-1000 or emailing [info@glassjacobson.com](mailto:info@glassjacobson.com)

Certain investment adviser representatives ("IARs") of the Company, including certain management personnel, also serve as registered representatives of Triad Advisors, LLC. ("Triad"), a registered broker-dealer. For Brokerage related services, fees, conflicts of interest, costs, and further information; please review Triad's Form CRS available at <https://www.triad-advisors.com/customer-information>

**Conversation Starters**

*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?*