

Customer Relationship Summary

197 First Avenue, Suite 130
Needham, MA 02494
(781) 559-0320



Item 1 - Introduction

Goodman Advisory Group, LLC (CRD No. 285637) is registered with the Securities and Exchange Commission as an investment adviser. Advisory services and fees are different from brokerage services and fees. It is important to understand the difference and carefully consider which account type and the services that are right for you. This document provides a summary of the types of services provided by Goodman Advisory Group and the associated fees. In addition, free and simple tools are available to research firms and financial professionals at [Investor.gov/CRS](https://www.investor.gov/crs), which provides educational materials about broker/dealers, investment advisers, and investing.

Item 2 - Relationships & Services

What investment services and advice can you provide me?

We offer the following investment advisory services to retail investors: Investment Management Services; Financial Planning Services; Selection of Other Advisors and a Wrap Fee Program. Goodman Advisory Group strives to meet with clients (in-person, phone, video), no less than annually, to provide investment advice, develop strategies and define goals as well as regularly monitor investments as part of our standard services. Assets are managed on a discretionary basis. Discretionary authority allows Goodman Advisory Group to buy and sell securities without asking in advance and without material limitations whereas non-discretionary authority would be limited to offering advice, but you would make the decision to buy or sell. Advisory services are not limited to proprietary products or a limited menu of products. A minimum of \$1,000,000 is required to open an account but can be waived at advisor's discretion.

Detailed information regarding our services, fees and other disclosures can be found in our [Form ADV Part 2A](#) Items 4, 7, and 8.

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?

Item 3 - Fees, Costs, Conflicts and Standard of Conduct

What Fees will I Pay?

Goodman Advisory Group charges a management fee based on a percentage of assets under management and can also charge separately for financial planning and/or an hourly consulting engagement. You pay our asset management fee even if you do not buy or sell and whether your account value increases or decreases during the billing period. Goodman Advisory Group has a fiduciary duty to manage an account in a cost-effective manner and considers custodian fees, account maintenance fees, fees related to mutual funds (12b-1 fees) and variable annuities, and other transactional fees (ticket charges) and product-level fees when making investment recommendations. In a wrap fee program, the asset-based fee will include most transaction costs and fees to the broker/dealer or bank that will hold your assets (called "custody") and as a result wrap fees are typically higher than non-wrap advisory fees. Although transaction fees are usually included in the wrap program fee, sometimes you will pay an additional transaction fee for an investment bought or sold outside the wrap fee program. Paying for a wrap fee program could cost more than separately paying for advice and for transactions if there are infrequent trades in your account. 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.

Conversation Starters: "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? How do conflicts of interest affect me, and how will you address them?"

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:

Goodman Advisory Group does not offer proprietary products, receive payments from third parties for investment advice, participate in a revenue sharing agreement or conduct principal trading. Advisory fees are based on the amount of assets you have in an advisory account. We therefore have an incentive to grow the assets in your account as it could increase our advisory fees. Occasionally Goodman Advisory Group makes donations to non-profits that are affiliated with a client. The donation is made for the charity's purpose and we monitor to avoid it affecting our relationship with our client or the advice they receive compared to other clients. Additional information about conflicts of interest are available in our [ADV 2A](#).

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

How do your financial professionals make money?

Financial Professionals are compensated either by salary or based on a percentage of assets under management and may receive a bonus at times. The percentage charged is based on the scope and complexity of your account, the amount of time and expertise required as well as the account value.

Some of our Financial Professionals are registered representatives of LPL Financial LLC ("LPL"), an SEC registered investment adviser and [FINRA/SIPC](#) member broker/dealer. Your Financial Professional can offer you brokerage services through LPL or investment advisory services through Goodman Advisory Group. Brokerage services and investment advisory services are different, and the fees we, and LPL, charge for those services are different. It is important that you understand the differences. In particular, your Financial Professional can earn additional transaction-based compensation and have additional conflicts of interest as a result of providing brokerage services through LPL. You are encouraged to learn more about LPL by reviewing [LPL's Form CRS – Customer Relationship Summary](#) and having a discussion with your Financial Professional.

Item 4 - Disciplinary History

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

No. Goodman Advisory Group has no disciplinary history to disclose; however, we encourage you to visit [Investor.gov](#) for a free and simple search tool to research our firm and our financial professionals.

Conversation Starter: "As a financial professional, do you have any disciplinary history? For what type of conduct?"

Item 5 - Additional Information

You can also access free and simple tools to help you research firms and financial professionals at [Investor.gov/CRS](#), which provides educational materials about broker-dealers, investment advisers, and investing.

To request an up dated Customer Relationship Summary, please contact us at (781) 559-0320.

You can find additional information about our investment advisory services and request a copy of the relationship summary by calling us at (781) 559-0320 or visiting <https://adviserinfo.sec.gov/firm/summary/285637>

For additional information about brokerage services offered by some of our financial professionals through LPL Financial LLC visit <https://adviserinfo.sec.gov/firm/summary/6413>

Conversation Starter: 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?